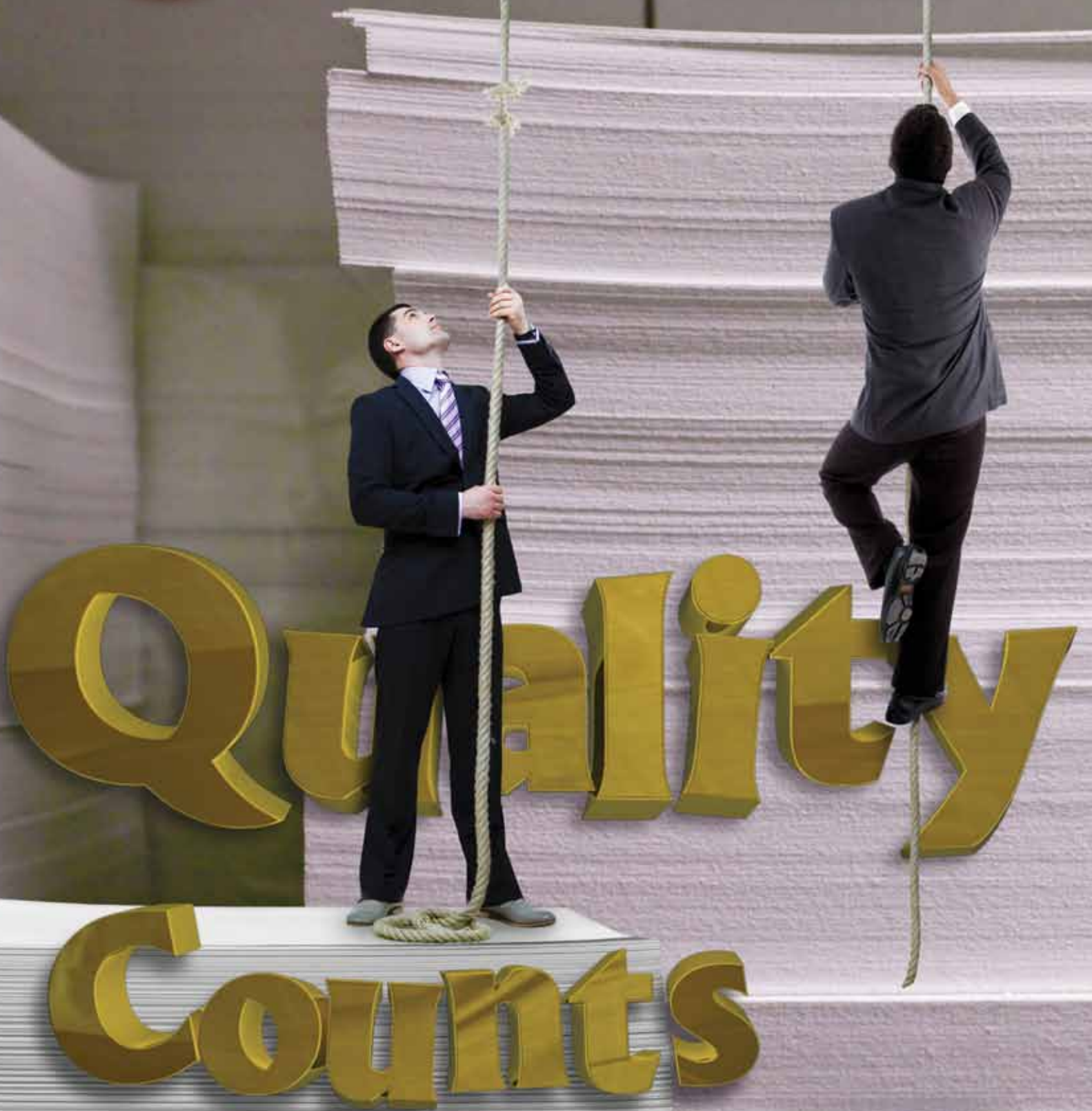




■ spotlight

September 2010 Vol. 43 No. 9





Roger Smith
President & CEO
AIL & NILICO

Quality: Let It Begin With You

“Quality is never an accident; it is always the result of high intention, sincere effort, intelligent direction and skillful execution; it represents the wise choice of many alternatives.” — William A. Foster

It’s no secret that I was a terrible student. Even when I did manage to make it to school, I wasn’t really there. I was always daydreaming, thinking about what I’d be doing with my friends after school, where the next party was, or what I’d do on the weekend. I didn’t take advantage of the opportunity to obtain a quality education. I didn’t understand that the quality of my life was directly proportionate to the amount of effort I was willing to put forth.

I continued on that path to nowhere until I met Bernard Rapoport. If you know anything about B, you know that he is — above all — a man of integrity with a vision of helping people. He has an uncommon knack for bringing out the best in the people around him by instilling in them his vision of excellence. B’s commitment to offering quality products and backing them with quality service was and is the very foundation of American Income Life Insurance Company.

In this issue of Spotlight, we address Quality of Business, including some nuts-and-bolts steps you can take to ensure the business you write is more likely to get issued, and stays put. But, taking a page from B’s book, I suggest that writing quality business starts way before you ever walk into a customer’s home; it begins as soon as you open your eyes in the morning.

Start each day by vowing to do your best. Be a person of integrity. Take pride in who you are and what you do. Speak words of encouragement to yourself and everyone around you. You work for

a quality-minded company that sells exceptional products to improve the quality of life for those whom we serve. Believe it — you’re in the right place at the right time doing the right thing!

Take that attitude with you into every home you visit. Talk to your customers, but more importantly, listen to them, and not just with your ears, but with your heart. Always take the high road. Don’t make the sale, unless it’s the right thing to do. Selling products not suited to the needs of a customer to get a quick sale doesn’t help the customer, and in the long run, it doesn’t help you either. The suitability of a product must be proved every month when the premium is due. Renewals are one of the main reasons we got into this business in the first place. If the business falls off the books before you can collect them, what’s the point?

If we make the determination to establish a quality mindset with the best interest of our customers foremost in our minds, quality will follow that business every step of the way. I can’t say it enough: “Serve, Don’t Sell.” It’s good for everyone.



spotlight

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Managing Editor

Sam Yarbrough
syarbrough@aillife.com

Writer & Copy Editor

Leah Fry
lcfry@aillife.com

Lead Designer

Annalee MacFie
amacfie@aillife.com

Graphic Designer

Chris Slowik
cjslowik@aillife.com

Contributors

Karen Cannard-Curtis
Paula Clements
Lana Giebe
Mary Lampert
Angel Henderson
Lisa LaValley
Muñeca Moody-Yanez
Pat Nevarez
Linda Resendez
Amy Rivera
Robyn Talley
Sandy Yerger
Rhonda York

Home Office

254-761-6400

Web Sites

www.aillife.com
www.nilife.com
www.mylifeatall.com
www.mylifeatnilico.com
www.aillacademy.com
www.aillnews.com

Social Media

http://tinyurl.com/AIL-NILICOTwitter
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Recruiting Support

www.aillife.com/rms
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SGA CAREER TRACK New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.

TOTAL BONUSES PAID OUT

This month AIL and NILICO paid a total of \$1,574,380 in bonuses. For more information on the monthly bonuses, turn to Page 9.

Total: \$1,574,380

REQUIRED RETENTION RATE

Effective Jan. 1, 2010, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer’s first eight months. The rates listed below are for *Spotlight* recognition only.

Retention: 68.0%
Net to Gross: 78%

DATES TO REMEMBER

eApp business should be uploaded to Home Office by **Friday 10/22 before 2:00 P.M. CST** and paper apps end and PR credits must be at HO by **Wednesday 10/27** to count for October production.

FOUNDER’S CLUB August 2010 Qualifiers

Outstanding Producers & PR Representatives:



Matt Flores
Cohen-Cohen Agency
1st Qualification
\$61,152 Net ALP
88.5% Ret



Justin Germany
Dan Rubio Agency
1st Qualification
\$61,948 Net ALP
77.3% Ret



LEADERSHIP ACADEMY

PG. 04



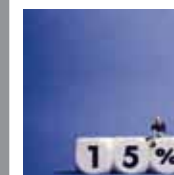
NEW LAB CHAIRMAN

PG. 07



BBQ CONTEST RESULTS

PG. 10



15% CONTEST

PG. 11



QUALITY BUSINESS

PG. 12



LOOK FOR ME!

LOOK FOR THE ASTERISK

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2011 Awards Presentation, are: the top SGA from each category based on the percentage of Net ALP objective, the top two PR Representatives from each category, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2011 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to Miami, staying at the fabulous Fontainebleau Resort, and appearing on stage! The convention will be held May 30 - June 2, 2011.*



LEADERSHIP ACADEMY

Leadership Academy: Growing Quality Leaders

The growth of the Company depends on how well we prepare our Agency leaders. The AIL Leadership Academy courses are vital to the development of new and existing managers. The most recent Leadership Academy 101 at the McKinney Conference Center September 14-16 gave 125 up-and-coming leaders their first taste of what it takes to be an effective manager.

One of the most important day-to-day aspects of running an Agency is to provide feedback and maintain accountability. A manager must comfortably wear several hats, including that of teacher, and sometimes, that of disciplinarian. For a manager to help Agents reach their maximum potential, regular dialogue must take place.

Attendees of the Leadership Academies learn the art of constructive feedback; how to convey to Agents what they are doing right, and where improvement is needed. The open format of these sessions makes this training a relaxed, yet professional learning experience.

Christopher Brown of the Matt Henderson Agency summed up his experience this way: "This was a life-altering event. All I can say is 'Thank You' to each and every person who put their efforts into this."

"A leader is one who knows the way, goes the way, and shows the way."

— John C. Maxwell"

For further inspiration, visit www.aillacademy.com



Direction



Rob Falvo

Senior Vice President
of Field Operations

The Importance of Optimism

Years ago I read a book called *Learned Optimism* by Martin E.P. Seligman. The following quote really opened my eyes to what it takes to be successful in our industry.

"Life insurance agents, as a group, are more optimistic than people from any other walk of life we have ever tested: car salesmen, commodity traders who scream all day long in the pits, West Point plebes, managers of Arby's restaurants, the candidates for the office of President of the United States during this century, major-league baseball stars, or world-class swimmers."

I read it and reread it several times, and at first it made me feel great. But then I wondered, "How am I going to stay optimistic for the rest of my career or rest of my life, whichever comes first?" More importantly, as a leader, how could I help instill optimism in others?

Learned Optimism is the idea that a talent for joy, like any other, can be cultivated. This is in direct contrast to "learned helplessness." Learning optimism is done by consciously challenging self talk if it describes a negative event, such as a personal failure, that permanently affects all areas of the person's life.

Changing the destructive things you say to yourself when you experience the setbacks that life deals all of us is the central tenet of Learned Optimism.

By understanding the single destructive habit of pessimism, with its pervasive, crippling consequences, we can learn to resist its siren call, however deeply seated in brain or habit it may be.

We can learn to choose optimism, as well as heed pessimism when it is warranted.

2 Edges Of Optimism

1. Optimistic people produce more, particularly under pressure. Talent alone is not enough.
2. Strong optimism is an obvious virtue for "high defeat" and "high stress" jobs that require initiative, persistence and bold dreaming.

If we are to be leaders that are well prepared to take this Company and the people it serves into the future, I recommend we develop a healthy and flexible optimism. Doing so will empower ourselves and others to live fuller, richer lives.

As you continue your journey, remember these words from the German Lutheran pastor and theologian, Dietrich Bonhoeffer:

"The essence of optimism is that it takes no account of the present, but it is a source of inspiration, of vitality and hope where others have resigned; it enables a man to hold his head high, to claim the future for himself and not to abandon it to his enemy."



Now trending: #AIL/NILICOareTheBest

Ashton Kutcher's doing it. There's a major motion picture about it. Sarah Palin defends her politics on it. You can connect with old high school buddies on it. And now, AIL/NILICO are making their debut on it.

So what's "it"?

"It" is social media, like Facebook and Twitter. For those of you still using the Yellow Pages and snail mail, Facebook is a social networking website intended to connect family, friends, and business associates. It began as a college networking site and has expanded to include everyone and anyone [1]. Twitter is a service for friends, family, and coworkers to communicate and stay connected through the exchange of quick, frequent answers to one simple question: "What are you doing?" [2]

For some, the term "social media" brings to mind images of idle teenage chat about weekend parties and the drudgery of homework. However, these social outlets are becoming popular sites for businesses, government, and job seekers. As of July 2010, Facebook has 500 million active users, which is about one person for every 14 in the world, [3] and as of April 2010, Twitter has more than 100 million registered users with 300,000 new users every day [4].

In August, AIL/NILICO added to these statistics when we launched our own pages. Visit us at <http://tinyurl.com/AIL-NILICOFacebook>

and follow us at <http://tinyurl.com/AIL-NILICOTwitter>. There are daily updates that provide words of encouragement, highlight top performers, and keep you in the loop on anything and everything AIL/NILICO! We love to get notifications, so write on our Facebook wall and give us an @AIL_NILICO Twitter mention. We are sure to send the love right back at ya!

We have already seen the success of social media in the home office. We have had Facebook and Twitter users message us directly asking for more information about working for AIL/NILICO. We send all inquiries directly to you — the SGAs! When you interact with AIL/NILICO on Facebook and Twitter, people may contact you! This presents a greater opportunity to increase your chances of finding customers and recruits. With people spending more time on social networking sites than their personal email, it makes sense to jump in on this online party [5].

Signing out with hopes you will sign on!

1. <http://www.wisegeek.com/what-is-facebook.htm>
2. <http://mashable.com/what-is-twitter/>
3. <http://en.wikipedia.org/wiki/Facebook>
4. http://www.huffingtonpost.com/2010/04/14/twitter-user-statistics-r_n_537992.html
5. http://www.readwriteweb.com/archives/social_networking_now_more_popular_than_email.php

■ New LAB Chairman



James Williams, General President, International Union of Painters and Allied Trades



CWA President Emeritus Morton Bahr (left) discusses issues with AIL President & CEO Roger Smith as he chairs a meeting of the AIL/NILICO Labor Advisory Board. Bahr served for 20 years as Chairman of the Labor Advisory Board and was recently replaced by Painters Union General President James A. Williams. Bahr will remain on the Board as Chairman Emeritus.

Williams to Succeed Bahr as AIL/NILICO Advisory Board Chairman

AIL/NILICO is very proud and honored to announce that IUPAT General President James A. Williams is the new Chairman of the Labor Advisory Board. He is among the most outstanding and respected leaders in the labor movement and the nation. Williams is General President of the International Union of Painters and Allied Trades. He replaces Communications Workers of America President Emeritus Morton Bahr, who stepped down as chairman after 20 years of service.

A native of Philadelphia, Williams completed his apprenticeship with Glaziers, Architectural Metal and Glass Workers Local Union 252. In 1975, he was elected president and business manager of Local Union 252. In April 2003, he was unanimously elected general president of the 140,000-member labor group by the union's General Executive Board. That same year, he was appointed to the AFL-CIO's Executive Council where he continues to serve on the finance, human rights and political committees. He previously served as the union's general secretary-treasurer.

Williams is among the new generation of labor leaders charged with guiding the labor movement into the 21st century, and he heads one of the most politically active unions in America. He is a noted lifelong learner, having received his bachelor's degree in 2004. According to the union, his senior thesis was "Confessions of a Union Leader," a case study that has been used in IUPAT leadership training.

Williams is a Vietnam veteran, having served in the Army. He was awarded two Bronze Stars, the Army Accommodation Medal and

an Air Medal, as well as the Combat Infantry Badge. He has been married for more than 35 years to his wife, Gerrie. They have two daughters, Aimee and Chrissy; two sons, Jimmy and Danny; and five grandchildren, Shaun, Christopher, Matthew, James, and Andrew.

Morton Bahr will remain on the Labor Advisory Board as Chairman Emeritus. In his tenure as chairman, Bahr oversaw a significant increase in the number of international and national union leaders serving on the Board, and the expansion of its activities and effectiveness.

A CWA member for more than 50 years, Bahr became international president in 1985 and is credited with guiding the union through some of its most difficult days during the deregulation of the telecommunications industry, the union's basic industry at the time. He also pioneered significant collective bargaining breakthroughs on family life, worker training and education, worker empowerment and health care reform.

Bahr retired as CWA president in 2005 and became president of the Elderly Development and Housing Corporation which builds and manages subsidized housing for seniors. He has since become recognized as one of the nation's leading spokespersons on the housing needs of low-income seniors.

Bahr is a legendary leader in the history of the American labor movement. We are grateful to have had the benefit of his counsel over the years and pleased that he will remain on the Board.

■ Anniversaries

36 Years of Service
Donald Wold, Agt
 31 Years of Service
Steve Friedlander, SGA
 17 Years of Service
Mitchell Look, Agt
 16 Years of Service
Gary Williams, Agt
 13 Years of Service
Bradley Kincaid, Agt
Julie Wells, Agt
 11 Years of Service
Eddie Dhillon, Agt
Dorian Oldham, RGA
 10 Years of Service
Matt Henderson, SGA
Alex Roland, RGA
 9 Years of Service
London Burnett, MGA
Kevin Haines, MGA
Matthew Kernan, Agt
Marcus Smith, SGA
 8 Years of Service
Ronald Marx, Agt
Brian Morse, GA
Philip Prata, SGA
 7 Years of Service
Cheryl Foti, RGA
Salvatore Giacchi, Agt
Kathleen Pappas, PR
Harjeet Rana, RGA
Randolph Souliers, RGA
Lynda Williams, Agt
 6 Years of Service
Ryan Bisanz, RGA
Robyn Ferraro, PR

Peter Kaplanis, Agt
Steven King, MGA
Tim McAdams, SGA
 5 Years of Service
Stephanie Caccamo, Agt
John Cochrane, RGA
Ross Ewen, Agt
Herman Fennell, Agt
Alex Grakhov, GA
Sharif Grays, MGA
Brett Grysha, RGA
Robert Kanaan, SGA
Marilyn Kohlhas, PR
Thomas Stewart, Agt
 4 Years of Service
Candace Engelson, MGA
Ryan Hall, RGA
Hyungjun Kae, RGA
Cory Liles, SGA
Daniel Orr, RGA
Thomas Soloweyko, GA
Sara Welch, MGA
 3 Years of Service
Ala Awad, MGA
James Cunningham, MGA
Kristin Carramone-Hager, Agt
Akesa Lia, Agt
Elizabeth Likins, PR
Derrick Mason, RGA
Charles Mickens, MGA
Michael Romeo, GA
Jessica Treybick, PR
Alba Wandurraga, MGA
Marisa Willgruber, MGA
 2 Years of Service
Chena Blair, GA

Randi Cadmus, PR
Holly Cook, GA
Matthew Court, RGA
Rosanna Gill, PR
David Gombkoto, MGA
Daniel Hartwig, GA
Phillip Jenkins, GA
Jacqueline Kabluyen-Mitchell, Agt
Casey Kunash, MGA
Joseph Kuzmanko, SA
Timothy Leary, PR
Ryan Leong, GA
Zach Luhr, Agt
Rodney Mori, MGA
Shawn Nowak, RGA
Salvatore Pennisi, Agt
Michael Perez, MGA
Lisa Pletinicks, PR
Andrew Queen, MGA
Asta Ramanauskaitė, GA
Aruna Ravani, Agt
Anna Rohrer, PR
Javier Sandoval, MGA
Daniel Smith, RGA
LeTasha Truesdale-Pough, Agt
German Viviano, Agt
Jake Yagjian, GA
 1 Year of Service
Doris Aguilar, SA
Peter Athas, MGA
Mona Balidemaj, SA
Craig Baxter, MGA
Kuinita Bilo, Agt
Rebecca Birdwell, MGA
Brock Bode, GA
Wilma Bradford, Agt

Dinah Brendal, MGA
Julius Cannady, Agt
Christina Cassata, PR
Robert Chobor, RGA
Jeffory Churchfield, MGA
Jonathan R Cochran, Agt
Nicholas Collins, RGA
Dustin Coulter, Agt
Shelly Cullen, SA
Faisal Durrani, Agt
Karla Fabiani, Agt
Ray Fang, MGA
Anita Ferris, SA
Magdalene Franklin-Holmon, Agt
Ricardo Grandt, GA
Demetrius Harris, PR
Christina Howard, PR
James Humphreys, MGA
Clement Ideozu, Agt
Joshua Jackson, GA
Samy Jacques, SA
Tuimanua Kauapi, Agt
Candice Kemp, GA
Sandenn Killoran, PR
Paul Lawson, Agt
Anthony Leggett, GA
Aric Lopez, MGA
Michael Lucarelli, GA
James B Miller, SA
Peter Munley, Agt
Roger Neal, SA
Rodney Nichols, SA
Stephen Oleszkowicz, SA
Tracy Palm, MGA
Lynn Parker, GA
Filipo Patau, SA

Wayne Pearson, Agt
Bryan Peters, SA
Joseph Quintons, SA
Heidi Regel, Agt
Marisa Rodney, MGA
Tiffany Rovinski, GA
Steve Sanchez, PR
Michael Sawyer, RGA
Michael Schumacher, Agt
Samantha Serrano, MGA
Gary Smith, Agt
Scott Smith, SA
Tyler Stansell, SA
Jamie Strahl, Agt
Alfred Taren, GA
Daniel Taurisani, SA
Amanda Thibado, Agt
Nicholas Thompson, Agt
Preston Turner, GA
Nadezhda Vitchev, GA
Sylvia Walker, GA
Patrick Ward, Agt
Ryan Ward, SA
Ronnie Williams, Agt
Jonte Wilson, SA
Nicholas Wilt, GA

■ Bonus

LEADERSHIP BONUS

Qualifier	Amount	SGA
Ben Halali	\$24,960	Jatoft-Foti
Ernesto Magat	15,308	Jatoft-Foti
Stephen Hill	14,726	Steve Friedlander
Taina Lameko	12,301	Steve Friedlander
Norman Sellen	12,022	Steve Friedlander
Gil Legarte	10,275	Jatoft-Foti
Bobby Gujral	8,779	Altig-Orlovic
Raymond Risucci	8,667	Oldham-Bianchi
Simon Rolland	8,319	Steve Friedlander
Kevin Davis	7,290	Williams-Zophin

WORLD'S GREATEST BONUS

Qualifier	Amount	SGA
Erez Shabtay	\$6,608	Cohen-Cohen
Ben Halali	5,342	Jatoft-Foti
Ilona Patterson	5,278	Imran Satti
Cecilia Asopardo	4,661	Jatoft-Foti
Michael Perkins	4,639	Jatoft-Foti
Terrence Asuncion	4,494	Jatoft-Foti
Michael van Delft	4,041	Imran Satti
Lily Tchen	3,950	Cohen-Cohen
Haoyu Xu	3,942	Imran Satti
Theresa Bellajaro	3,762	Altig-Orlovic

REINSTATEMENT BONUS

Qualifier	Amount	SGA
Sami Mogannam	\$3,720	Jatoft-Foti
Richard Walus	1,943	Bob Olson
Erez Shabtay	1,851	Cohen-Cohen
David Garbarskiy	1,790	Theodore Pappas
Lance Martin	1,751	Surace-Smith
Heidy Morataya	1,692	Cohen-Cohen
Laura Abrams	1,354	Williams-Zophin
Nabil Spahi	1,178	Eric Giglione
Frank Kolligian	1,010	Slav Bitman
Daniel Potilechio	921	Bob Olson

Bonus Total: \$1,574,380

■ New Directors



Mike Sheets

New Needs-Based Director

New Director Michael Sheets was recruited by Bill Jennings in 2006 after graduating from the University of Northern Colorado with degrees in Management and Finance. "I like working with large groups, especially team building, developing leaders, and helping people achieve the level of success they desire." Michael and his wife Jodi (also with the Company) are parents to five year old Kayli, and are expecting another daughter later this year.



Robert Smith

New Needs-Based Director

Robert Smith began his insurance career five years ago as a Director of Sales, Marketing and Recruiting for Liberty National. Prior to that, he worked with venture capitalists to found several high tech firms. "I really admire the entrepreneurial spirit at AIL. And I love being in the field. I believe in 'servant leadership' — I work for the people I help. I believe my greatest strengths are my ability to make complex things simple, and my ability to come quickly to the point. 'Yes' and 'No' are complete sentences!"



Steve Swasey

New Regional Sales Director

Steve Swasey has been in the insurance business for eight years. Prior to joining American Income in July, the New Jersey resident managed several successful agencies in New York state. "I call myself a 'Regional Director of Dream Accountability.' I take great joy in motivating and training people to reach their goals and fulfill their dreams." Steve is the proud father of five year-old daughter, Makenna, whom he calls "the apple of my eye."

■ Promotions

STATE GENERAL AGENT
David Hausman
REGIONAL GENERAL AGENT
Raquel Baldwin
Nicholas Collins
Judy Hinz
Wade Humphries
Matthew MacDonald
Christine Morrow
MASTER GENERAL AGENT
Lindsay Bawtinheimer
Nicholas Bigec
Keith Blackston
Keith Bryan
Michael Clarke
Andrew Coleman
Tiffany Curley
Mack Doby
Tony Fox
Juanita Fussell
Brook Halsey
Stephen Hartmann
Chad Hatfield
Brenda Howell
Jeraldine Lim
Mark Liszewski

Melissa Losk
Shannon Marroquin
Cedric Moore
Christine Moulton
Benjamin Omaga
Carol Richardson
Sheree Risley-Aragon
William Smith
Andres Sylva
Jason Thompson
Daniel Valenzuela
Matthew Wilford
Kevin Wurn
 60%
GENERAL AGENT
Jordan Chalom
Leslie Ellis
Elias Hazen
Mark Kukielski
Jack Lind
Lynn Parker
Christopher Wren
 57.5%
GENERAL AGENT
Darren Cohen
Helen Dellavalle

Loretta Ekeroma
Virginia Fallon
DeAnthony Hartman
Stephen Lofton
Mohamad Masri
Dale Meyer
Robert Reagan
Siupeli Tuitupou
Ofa Tupouniua
Josh Wheeler
Nicholas Wilt
 55%
SUPERVISING AGENT
Doris Aguilar
Cecilia Asopardo
Lindsay Blecha
Aaron Bullard
Kenneth Chagnard
Adam DeLuna
Cassandra Gervais
Steven Harris
Ashley Kellett
Christopher Newman
Bradley Ogles
Robert Repasz
David Rockway

Anthony Salas
Adam Speicher
Drew Stimmel
Michael Vanaman
Jack Wang
Thomas Watkins
Jason Watson
 52.5%
SUPERVISING AGENT
Michael Abreu
Steven Airey
Erik Boyd
Corey Bryant
Michael Busher
Stephen Cartwright
Nicholas Clark
Eric Conroy
David DiMauro
Rosita Ekeroma
Savanah Ekman
Jacob Foster
Erna Gasanin
Deisy Gomez
Thomas Harris
Amber Heary
David Hohenadel

Jeremiah James
Ashley Jones
Susana Latu
Shain Leggett
Benjamin Mackey
Iakopo Maituo
Fernando Matos-Faro
Tone Munro
Sosefo Petelo
Earnest Pittman
Angela Price
German Ramirez
Frances Saimone
Nickolas Schuler
Penni Slovensky
Alexander Smith
Pamela Smith
Solomua Tavoi
Tevita Tupouniua
Wendell Waters
Solomon Woods

■ Director of the Month



Leaders growing leaders!

Domenic Bertini

Domenic had 169% of August Recruiting Standard and 30.3% Growth in ALP over August last year!

Congratulations on your amazing achievement!





THE WINNERS

Manager's First Time 15% Contest August Winners

TOTAL August PAYOUT
\$56,310.58
TOTAL August 1st Time Bonus
Earners 189
TOTAL Contest PAYOUT YTD
\$112,526.83

Top Contest YTD Winners:

Gil Legarte
 \$2,776
 Jatoft-Foti



Ben Halali
 \$2,168
 Jatoft-Foti



Taina Lamako
 \$1,816
 Jatoft-Foti



Haoyu Xu
 \$1,495
 Satti



Michael Mandella
 \$1,424
 LaFond



Name	Bonus	Count	Agency
Gil Legarte	\$2,776	3	Jatoft-Foti
Ben Halali	2,168	3	Jatoft-Foti
Taina Lamako	1,816	7	Steve Friedlander
Haoyu Xu	1,495	2	Imran Satti
Michael Mandella	1,424	2	Chris LaFond
Samuel Cohen	1,263	3	Fred Hadayia
Raymond Risucci	1,004	3	Oldham-Bianchi
Kevin Davis	1,004	2	Williams-Zophin
Theresa Setefano	1,000	4	Steve Friedlander
Ryan Hall	978	3	Laura Fisher
Danielle Jankowski	783	2	Michael LiBassi
Scott Davis	778	2	Simon Arias
Troy Plummer	776	1	Altig-Orlovic-Hay
Timothy Kieran	718	3	Laura Fisher
Emily Matteson	709	4	Dan Rubio
Victor Vicario	684	2	T J Powers
Kevin Ishikane	670	1	Altig-Orlovic
Norman Sellen	657	4	Steve Friedlander
Kraig Jilge	618	1	Jatoft-Foti
Ronald Starr	613	2	Paul Rumbuc
Jason Bratin	588	3	Theodore Pappas
James Cunningham	588	1	Surace-Smith
Nicholas Zangardi	578	2	Surace-Smith
Simon Rolland	578	3	Steve Friedlander
George Noujaim	568	2	Philip Prata
Doreen Ryan-Foti	562	2	Jatoft-Foti
Nicholas Wolle	561	1	Scott Keeney
Stephen Hill	510	2	Steve Friedlander
Gregory Henderson	504	2	Scott Sonnenberg
Stephen Jubrey	487	2	Oldham-Bianchi
Patrick Bendure	480	2	Surace-Smith
Andrew Bishop	478	1	Altig-Orlovic
Kilisimasi Segal	477	2	Steve Friedlander
Adam Zlupko	462	2	Williams-Zophin
Frederick Hadayia	452	2	Fred Hadayia
Ernesto Magat	432	3	Jatoft-Foti
Jonathan Emura	427	1	Altig-Orlovic
London Burnett	422	2	Surace-Smith
Jamison Weatherspoon	410	1	Surace-Smith
Ofa Tupouniua	397	4	Steve Friedlander
Robert Woodhouse	392	1	Imran Satti
James B Miller	381	1	Jatoft-Foti
Harmandus Buckle	381	1	Bob Olson
Serah James	376	3	Steve Friedlander
Michael Burningham	374	1	Altig-Orlovic

Name	Bonus	Count	Agency
Horace Johnson	374	2	Carla Miller
Nichole Turner	366	2	LaTonya Tucker
Tian Luo	356	1	Imran Satti
Malorie Bartlett	349	1	Laura Fisher
Zenobia Macarthy-Harris	346	2	Carla Miller
Daniel Orr	346	1	Imran Satti
Ryan Neel	342	2	T J Powers
Cecilia Asopardo	341	1	Jatoft-Foti
Darron Hacker	339	1	Surace-Smith
Mapa Vaki	327	2	Steve Friedlander
Garret Kun	313	1	Fred Hadayia
Atapana Faimalo	313	2	Steve Friedlander
Siupeli Tuitupou	306	2	Steve Friedlander
Marisa Willgruber	305	2	Fred Hadayia
Amanda Beyersdorff	294	1	Surace-Smith
Alex Grakhov	289	2	Surace-Smith
Mark Corkrean	286	2	Steve Greer
Ryan Bisanz	285	1	Alt-Orl-Traboulay
John Collins	284	1	Altig-Orlovic
Byron Paz	281	1	Josh Chalom
Judy Hinz	265	1	Altig-Orlovic
Lucky Faaitiiti	255	2	Steve Friedlander
Craig Strompf	255	1	Furer-Whittinghill
Ala Awad	250	1	Chris Hernandez
James Aalders	247	1	Imran Satti
Marcus Howard	240	2	Surace-Smith
Barbara Corigliano	237	2	Sabrina Lloyd
Justin Smith	237	1	Steve Friedlander
James Allen	237	2	Travis Moody
Richard Davis	236	1	Altig-Orlovic
James Palmes	233	1	Joseph Diecedue
Harjeet Rana	230	1	Imran Satti
Karen McQuoid	226	1	Steve Friedlander
Sebastian Kazek	223	1	Matt Henderson
Shelly Russell	218	1	Furer-Whittinghill
Michael Kyatt	215	1	Scott Sonnenberg
Christopher Jordan	215	2	Mark Hancock
Samantha Chui	215	1	Matthew Hogan
Casey Kunash	212	1	Simon Arias
Lleison Martinez	210	1	Theodore Pappas
Sita Pereira	207	1	Steve Friedlander
Lynn Jones	205	1	Marc Rosen
Nicole Johnson	205	1	Surace-Smith
Joshua Champneys	204	1	Alt-Orl-Lyse
Harvey Dixon	201	2	Steve Friedlander

Producers

- Erez Shabtay Cohen-Cohen
- Ilona Patterson Imran Satti
- Ben Halali Jatoft-Foti
- Cecilia Asopardo Jatoft-Foti
- Theresa Bellajaro Altig-Orlovic
- Michael Perkins Jatoft-Foti
- Haoyu Xu Imran Satti
- Amanda Beyersdorff Surace-Smith
- Maria Duarte Jatoft-Foti
- Michael van Delft Imran Satti
- Terrence Asuncion Jatoft-Foti
- Kyle Wrobel Surace-Smith
- Brock Lampepe Altig-Orlovic
- Maria Rocha Jatoft-Foti
- Joshua Lenix Surace-Smith
- Christian Napiza Jatoft-Foti
- Max Quasem Cohen-Cohen
- Daniel Hanson Altig-Orlovic-Deley
- Adeyemi Akinade Williams-Zophin
- Matt Flores Cohen-Cohen
- Peer Shmelzer-Moratin Altig-Orlovic

General Agents

- Karen Gagarin Jatoft-Foti
- Michael Romeo Oldham-Bianchi
- Alex Grakhov Surace-Smith

Master General Agents

- Ben Halali Jatoft-Foti
- Gil Legarte Jatoft-Foti
- Raymond Risucci Oldham-Bianchi
- Kevin Davis Williams-Zophin
- Patrick Bendure Surace-Smith
- Jamison Weatherspoon Surace-Smith

Regional General Agents

- Ben Halali Jatoft-Foti
- Michael Vasu Surace-Smith
- Thomas Vena Simon Arias
- Patrick Bendure Surace-Smith

Public Relations

- Viki Farr Tim Farr
- Robin Andrade Laurie Onasch
- Katherine Kidder Tim Farr
- Darrell Dorey Debbie Enstedt

Public Relations Manager

- Jacqueline deVooght Debbie Enstedt

State General Agents

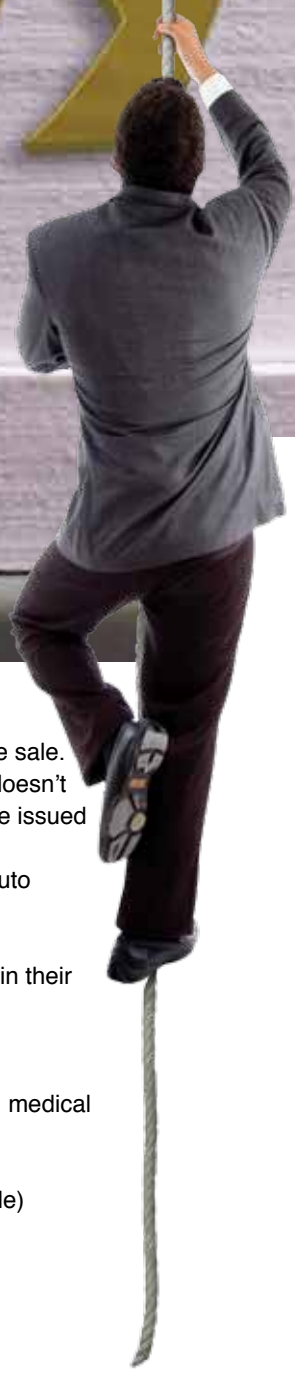
- Steve Friedlander Top of Cat I
- Williams-Zophin Top of Cat II
- Furer-Whittinghill Top of Cat VI
- Chris La Fond Top of Start Up
- T J Powers Start Up
- Surace-Smith Cat I
- Jatoft-Foti Cat I
- Oldham-Bianchi Cat I
- Fred Hadayia Cat II

Sales Director

- Domenico Bertini
 Larry Strong

Way to stand out in the herd! Each winner and a guest will be flown to McKinney, Texas for The Billion Dollar Texas Bar-B-Q at the home of Torchmark CEO Mark McAndrew. It promises to be a party of epic proportions! Congratulations and a big "yeehaw!" to all our winners.

Quality Counts



by: **Richard Meshulam**, Vice President of Quality Business

Writing Business for the Long Term

To make money in our business, policies have to stay on the books. And it's not just about the policies *you* write; it's *all* policies written by both you and agents in your hierarchy that affect retention, and therefore, your renewals.

As you build your block of business, the payoff takes various forms:

- Instant Gratification — Weekly advances (commission and guaranteed for those eligible) and bonuses
- Long Term Gratification — Renewals
- Short Term Gratification — Reinstatement bonuses



Instant Gratification — Weekly advances (pre-paid commission and guaranteed for those eligible) and bonuses

Example:

\$1,100 ALP written (50% contract / 65% advance)

Advance	\$ 357.50
Guaranteed Advance (for new Agents who qualify)	+ \$ 175.00
Advance against 1st year commission at submit	= \$ 532.50
Bonus (15% level)	+ \$ 165.00
Total cash on submit for the week	= \$ 697.50

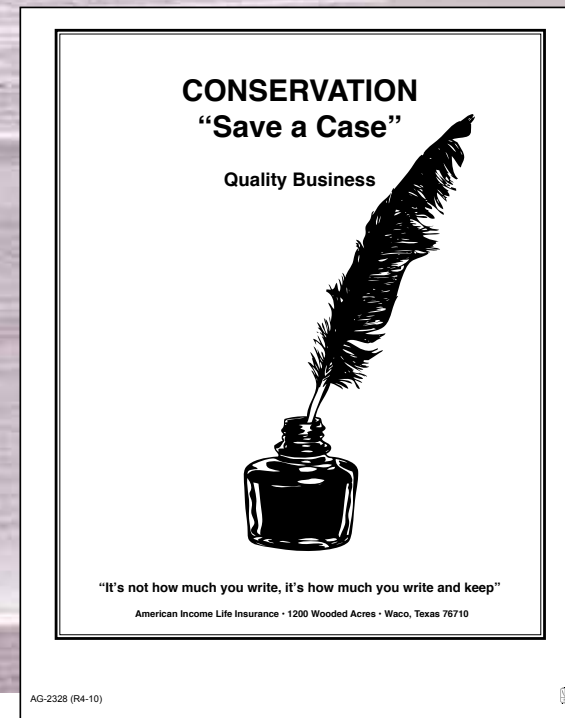
The long-term value of a sale is not in the advances but in the balance of first year commissions and renewals.

Laying the Foundation — It all starts with the sale.

There's no sense talking about retention if the policy doesn't get issued. You can up the odds that your policy will be issued by following these simple steps:

- Review the Field Underwriting Flash Sheet for auto declines and probable rated cases
- Explain the possibility for rating or denial
- Review "What Happens Next" and leave a copy in their service folder
- Review the summary sheet
- Leave service folders in the home
- Prepare the applicants for a possible phone call, medical exam, or need for an APS from their physician

NOW AVAILABLE



The AG-2328 Conservation "Save a Case" is your complete guide to conservation and reinstating business. This booklet has been updated for both AIL and NILICO and is available through CAS Supply.

Long Term Gratification — Renewals: In this simplified *example*, we'll look at potential renewals over 20 years.

Example:

5% renewal commissions per year	+ \$ 55.00 × 19 years
	= \$ 1,045.00
Cash at submit	+ \$ 532.50
Balance of 1st year commission	+ \$ 17.50
Total potential value over 20 years (excluding bonus)	= \$ 1,595

Short Term Gratification — Reinstatement bonuses

As the late infomercial king, Billy Mays, used to say, "But wait, there's more!" Let's add in the 25% bonus* for reinstatement of policies written by other agents. It's not a 25% commission bonus, but a bonus equal to 25% of the total reinstated ALP.

Example:

Agent "A" wrote a \$1,000 policy in 2007 that lapses. You reinstate it (following the bonus guidelines). You receive a \$250 bonus plus \$50 a year in renewals to the back end of your account.

Says Who?

Don't believe me? Ask Rich Walus of the Olson Agency, who in 4 months, has built a positive net worth of more than \$200 a month in renewals, as well as averaging more than \$1,000 in reinstatement bonuses.

"I have earned reinstatement bonuses and renewals in the short period of time that I have been with AIL by asking myself Richard Meshulam's question, 'Have you reinstated a policy today?' I have an ALP goal for reinstatements just as an agent has production goals."

Sami Mogannam of the Jatoff-Foti Agency, who averages more than \$4,000 a month in reinstatement bonuses says:

"It was not long after I started with AIL that I understood there was a lot of money to be made, not only in writing new business, but in providing service to existing policy holders and retention of policies."

It's All About Increase

Do this to increase your:

- **Instant Gratification (advances and bonuses)** — Get out there every day and write quality new business.
- **Long Term Gratification (renewals)** — Work on your reinstatements. Increasing the amount of policies that are paying in to your accounts shortens the time necessary for you to reach your Long Term Goals.
- **Short Term Gratification (reinstatement bonus)** — If you aren't taking advantage of the reinstatement bonus, what are you waiting for? Make reinstatements a part of your goal setting. Ask yourself every day, "Have I reinstated a policy today?"

If you keep quality in mind at every stage of the sale, you'll build a sturdy block of business that stays cemented on the books!

* The requirements to qualify for the bonus are available on the Agency Resource Center.

Individual Producers



1. Erez Shabtay
Los Angeles, CA



2. Ilona Patterson
Halifax, NS



3. Ben Halali
San Jose, CA



4. Cecilia Asopardo
Concord, CA



5. Theresa Bellajaro
Honolulu, HI



6. Michael Perkins
Concord, CA



7. Haoyu Xu
Halifax, NS



8. Amanda Beyersdorff
Cleveland, OH



9. Maria Duarte
San Jose, CA



10. Michael van Delft
Halifax, NS



11. Terrence Asuncion
Roseville, CA



12. Kyle Wrobel
Cleveland, OH



13. Brock Lampe
Portland, WA



14. Maria Rocha
Concord, CA



15. Joshua Lenix
Columbus, OH



16. Christian Napiza
San Jose, CA



17. Max Quasem
Los Angeles, CA



18. Daniel Hanson
Minneapolis, MN



19. Adeyemi Akinade
Plantation, FL



20. Matt Flores
Los Angeles, CA

IceBreakers

Michelle DeMoss
Woburn, MA
\$18,647 Net ALP
Michael Mandella MGA
Chris La Fond SGA

Feamoeako Takeifanga
Auckland, NZ
\$18,572 Net ALP
Simon Rolland MGA
Steve Friedlander SGA

Kyle Johnson
Plantation, FL
\$18,100 Net ALP
Kevin Davis MGA
Williams-Zophin SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

August Production						
Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Erez Shabtay	\$41,271		86.0		Cohen-Cohen
2.	Ilona Patterson	38,143		82.7	Harjeet Rana	Imran Satti
3.	Ben Halali	36,989		75.1	Ben Halali	Jatoft-Foti
4.	Cecilia Asopardo	31,072	100		Gil Legarte	Jatoft-Foti
5.	Theresa Bellajaro	29,975		77.4	Christopher Clark	Altig-Orlovic
6.	Michael Perkins	29,656		86.9	Doreen Ryan-Foti	Jatoft-Foti
7.	Haoyu Xu	28,343		90.0	Haoyu Xu	Imran Satti
8.	Amanda Beyersdorff	27,468		77.5	James Cunningham	Surace-Smith
9.	Maria Duarte	25,948	97		Ben Halali	Jatoft-Foti
10.	Michael van Delft	25,173		91.4		Imran Satti
11.	Terrence Asuncion	25,043		87.9	Ernesto Magat	Jatoft-Foti
12.	Kyle Wrobel	24,881		70.2	James Cunningham	Surace-Smith
13.	Brock Lampe	23,308		85.9	Tiffany Roland	Altig-Orlovic
14.	Maria Rocha	22,336		79.5	Ernesto Magat	Jatoft-Foti
15.	Joshua Lenix	21,644		82.2	Michael Vasu	Surace-Smith
16.	Christian Napiza	21,526		73.9	Ben Halali	Jatoft-Foti
17.	Max Quasem	21,341		85.6		Cohen-Cohen
18.	Daniel Hanson	21,163		78.4		Alt-Orl-Deley
19.	Adeyemi Akinade	20,897		72.1	Kasali Kotun	Williams-Zophin
20.	Matt Flores	20,678		88.5	Matt Flores	Cohen-Cohen
21.	Peer Shmelzer-Moratin	19,981	88		Peer Shmelzer-Moratin	Altig-Orlovic
22.	Ross Ewen	19,522		88.5		Scott Rehberg
23.	Sale Papu	18,890		95.0	Kilisimosi Segal	Steve Friedlander
24.	Lily Tchen	18,806		88.1	David Iriye	Cohen-Cohen
25.	Michelle DeMoss	18,647	92		Michael Mandella	Chris La Fond
26.	Feamoeako Takeifanga	18,572	100		Simon Rolland	Steve Friedlander
27.	Sale Ahsio	18,544		97	Kilisimosi Segal	Steve Friedlander
28.	James Keefer	18,432		84	Casey Kunash	Simon Arias
29.	Lesina Ah Sue	18,129		80.5	Stephen Hill	Steve Friedlander
30.	Kyle Johnson	18,100	98		Kevin Davis	Williams-Zophin
31.	Joey Kennedy	17,759		69.2	Jesse Lawson	Altig-Orlovic
32.	Pafuti Toleafoa	17,625		72.7	Stephen Hill	Steve Friedlander
33.	Amy Shui	17,519		81.7	David Ackerman	Eric Giglione
34.	John Velardo	17,086		92	Andrew Haskins	Chris La Fond
35.	Darrell Sarmiento	16,639	96		Gil Legarte	Jatoft-Foti
36.	Isaac Soussana	16,414	100		Isaac Soussana	Cohen-Cohen
37.	Robert Simmen	16,297		91.6	David Wang	Bob Olson
38.	Laaiana Havea	16,197		99	Norman Sellen	Steve Friedlander
39.	Robert Ulreich	15,560		87.8		Jatoft-Foti
40.	Victor Rodos	15,337		77.8	Preeti Sahgal	Josh Chalom
41.	Justin Germany	15,245		77.3	Tim Smith	Dan Rubio
42.	Talanoa Takeifanga	15,139	100		Simon Rolland	Steve Friedlander
43.	Daniel Toshner	15,022		78.1	Joshua Olin	Altig-Orlovic
44.	Kayla Chavez	15,015		76.2	Ben Halali	Jatoft-Foti
45.	Robert Stelletello	14,953	91		David Wang	Bob Olson
46.	Roghie Hassan Loo	14,653		68.3	Byron Paz	Josh Chalom
47.	Matthew Cosic	14,639	94		Michael Vasu	Surace-Smith
48.	Vienna Liaina	14,566	100		Theresa Setefano	Steve Friedlander
49.	Seiuli Saolotoga	14,243	100		Stephen Hill	Steve Friedlander
50.	Bryant Hendley	14,165		82.0	Christine Hartman	Steve Hartman

ALL TIME RECORD: STEVEN STENSRUD \$71,391 Net ALP

YTD Production						
Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Ofa Tupouniua	\$219,340		84.2	Norman Sellen	Steve Friedlander
*2.	Erez Shabtay	170,906		86.0		Cohen-Cohen
*3.	Ben Halali	169,252		75.1	Ben Halali	Jatoft-Foti
*4.	Pafuti Toleafoa	157,957		72.7	Stephen Hill	Steve Friedlander
*5.	Terrence Asuncion	154,665		87.9	Ernesto Magat	Jatoft-Foti
*6.	Lily Tchen	145,142		88.1	David Iriye	Cohen-Cohen
*7.	Maria Rocha	141,267		79.5	Ernesto Magat	Jatoft-Foti
*8.	Kyle Wrobel	139,389		70.2	James Cunningham	Surace-Smith
*9.	Lesina Ah Sue	138,567		80.5	Stephen Hill	Steve Friedlander
*10.	Max Quasem	137,325		85.6		Cohen-Cohen
11.	Christian Napiza	135,161		73.9	Ben Halali	Jatoft-Foti
12.	Dustin Dunbar	129,224		69.0	Todd Engelson	Alt-Orl-Venekamp
13.	Roghie Hassan Loo	128,957		68.3	Byron Paz	Josh Chalom
14.	Amy Shui	125,082		81.7	David Ackerman	Eric Giglione
15.	Ryan Kendl	121,649		85.6	Nicholas Lorence	Altig-Orlovic
16.	Gil Legarte	120,877	88		Gil Legarte	Jatoft-Foti
17.	Justin Germany	115,006		77.3	Tim Smith	Dan Rubio
18.	Filipo Havili	113,720		68.9	Lorenzo Lameko	Steve Friedlander
19.	Ross Ewen	111,244		88.5		Scott Rehberg
20.	Steven Stensrud	111,024		78.1	John McGrath	Altig-Orlovic
21.	Katie Massart	110,526		83.5	Brenton Betts	Altig-Orlovic
22.	Elias Hazen	109,717		81.1	Darron Hacker	Surace-Smith
23.	Brock Lampe	108,599		85.9	Tiffany Roland	Altig-Orlovic
24.	Joey Kennedy	103,951		69.2	Jesse Lawson	Altig-Orlovic
25.	Samson Adelufosi	103,692		74.6		Eric Giglione
26.	Robert Ulreich	103,541		87.8		Jatoft-Foti
27.	Amir Sedaghat	103,466		87.1	Bobby Gujral	Altig-Orlovic
28.	Adeyemi Akinade	102,649		72.1	Kasali Kotun	Williams-Zophin
29.	Leane Nguyen	102,191	90		Ernesto Magat	Jatoft-Foti
30.	Michael Perkins	99,314		86.9	Doreen Ryan-Foti	Jatoft-Foti
31.	William Parmeter	98,555		74.4	Hal Herman	Oldham-Bianchi
32.	Sosefo Petelo	98,075		70.3	Lorenzo Lameko	Steve Friedlander
33.	Michael van Delft	97,970		91.4		Imran Satti
34.	Bryant Hendley	96,990		82.0	Christine Hartman	Steve Hartman
35.	Kevin Davis	96,900		71.5	Kevin Davis	Williams-Zophin
36.	Luciana Mosca	96,243		71.9	Carlo Bonifazi	Bob Olson
37.	Ilona Patterson	94,987		82.7	Harjeet Rana	Imran Satti
38.	Victor Rodos	94,335		77.8	Preeti Sahgal	Josh Chalom
39.	Scott Hanna	93,860		82.4	Scott Hanna	Williams-Zophin
40.	Lydia Lozano	93,809		80.7		Furer-Whittinghill
41.	David Ramirez	93,741		85.1	Ben Halali	Jatoft-Foti
42.	Bruce Tan	93,314		93.4	Christopher Clark	Altig-Orlovic
43.	Ryan Leong	93,085		76.3	Paul Samra	Jatoft-Foti
44.	Samantha Chui	91,696		84.7	Samantha Chui	Matthew Hogan
45.	Mario Andres Chavez	90,668		90.4	Doreen Ryan-Foti	Jatoft-Foti
46.	Kayla Chavez	89,163		76.2	Ben Halali	Jatoft-Foti
47.	Joshua Lenix	89,099		82.2	Michael Vasu	Surace-Smith
48.	Karen Stockwell	85,891		69.1		Steve Hartman
49.	Joy Horcajo	85,745		78.2	Blake Higuchi	Altig-Orlovic
50.	Henry Ingraham	83,991		73.3	Henry Ingraham	Williams-Zophin

ALL TIME RECORD: ROGHIE HASSAN LOO \$367,548 Net ALP

Supervising Agents



1. Kraig Jilge
San Jose, CA



2. Sione Kanongataa
Auckland, NZ



3. Atapana Faimalo
Auckland, NZ



4. Meliame Moeakiola
Auckland, NZ



5. Talanoa Takeifanga
Auckland, NZ

August Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Kraig Jilge	\$54,663	\$98,759	69.9	Ben Halali	Jatoff-Foti
2.	Sione Kanongataa	46,523	45,983	92	Taina Lameko	Steve Friedlander
3.	Atapana Faimalo	32,394	34,445	97	Theresa Setefano	Steve Friedlander
4.	Meliame Moeakiola	30,975	32,699	94	Taina Lameko	Steve Friedlander
5.	Talanoa Takeifanga	29,905	45,045	100	Simon Rolland	Steve Friedlander
6.	Harvey Dixon	25,865	25,804	93	Simon Rolland	Steve Friedlander
7.	Mapa Vaki	24,387	34,860	99	Taina Lameko	Steve Friedlander
8.	Luan Hajnaj	23,518	27,735	95	Jamison Weatherspoon	Surace-Smith
9.	Taualai Siau	22,276	22,317	93	Sita Pereira	Steve Friedlander
10.	Ryan Neel	19,966	25,263	90	Victor Vicario	T J Powers

ALL TIME RECORD: LUCKY FAAITIITI \$95,442 1st Six Mo Agt
ALL TIME RECORD: KRAIG JILGE \$116,116 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Kraig Jilge	\$280,677	\$551,431	69.9	Ben Halali	Jatoff-Foti
2.	Sione Kanongataa	178,423	194,827	92	Taina Lameko	Steve Friedlander
3.	Roger Weisman	142,907	275,511	72.3	Stephen Jubrey	Oldham-Bianchi
4.	Harvey Dixon	121,728	130,030	93	Simon Rolland	Steve Friedlander
5.	Michael Matteo	96,654	135,582	88	Brett Gryska	Oldham-Bianchi
6.	Jeanette Lancaster	83,880	168,239	75.5	Curt Snow	Jatoff-Foti
7.	Robert Drake	83,524	161,796	72.3	London Burnett	Surace-Smith
8.	Meliame Moeakiola	79,975	100,282	94	Taina Lameko	Steve Friedlander
9.	Maria Lealaialoto	73,581	142,253	76.4	Theresa Setefano	Steve Friedlander
10.	Manu Manu	67,433	100,951	97	Vaaulano Robertson	Steve Friedlander

ALL TIME RECORD: LORENZO LAMEKO \$298,373 1st Six Mo Agt
ALL TIME RECORD: MARY ANN GAELIC \$443,893 Net ALP

General Agents



1. Serah James
Auckland, NZ



2. Lucky Faaitiiti
Auckland, NZ



3. Ofa Tupouniua
Auckland, NZ



4. Siupeli Tuitupou
Auckland, NZ



5. Karen Gagarin
San Jose, CA



6. Michael Romeo
Rochester, NH



7. Alex Grakhov
Cleveland, OH



8. Peter Chung
San Jose, CA



9. I-Perfection Harris
Cleveland, OH



10. Daniel Walton
Columbus, OH

August Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Serah James	\$155,252	\$163,249	70.3	Taina Lomeko	Steve Friedlander
2.	Lucky Faaitiiti	91,823	102,068	82.8	Stephen Hill	Steve Friedlander
3.	Ofa Tupouniua	80,454	85,158	94	Norman Sellen	Steve Friedlander
4.	Siupeli Tuitupou	43,918	47,942	96	William Smith	Steve Friedlander
5.	Karen Gagarin	41,917	85,848	71.5	Ernesto Magat	Jatoff-Foti
6.	Michael Romeo	30,953	48,763	72.8	Raymond Risucci	Oldham-Bianchi
7.	Alex Grakhov	30,866	41,704	69.2	Nicholas Zangardi	Surace-Smith
8.	Peter Chung	28,033	43,450	69.6	Ben Halali	Jatoff-Foti
9.	I-Perfection Harris	23,194	29,229	79.5	Michael Vasu	Surace-Smith
10.	Daniel Walton	20,995	34,127	71.8	Patrick Bendure	Surace-Smith
11.	Loretta Ekeroma	20,152	25,254	69.0	Lorenzo Lameko	Steve Friedlander
12.	Jason Adamo	19,902	26,500	92		Matt Wolfanger
13.	Andrea Nichols	19,520	32,227	73.0	Stephen Jubrey	Oldham-Bianchi
14.	Mathew Mealey	19,336	45,379	85	James Allen	Travis Moody
15.	Amanda Beyersdorff	19,035	56,414	73.5	Steve Surace	Surace-Smith
16.	Lesina Ah Sue	19,008	60,084	73.6	Stephen Hill	Steve Friedlander
17.	William Parmeter	18,949	31,518	71.5	Hal Herman	Oldham-Bianchi
18.	Phillip Jenkins	18,808	29,824	72.6	Michael Vasu	Surace-Smith
19.	Malorie Bartlett	18,387	19,321	71.5	Ryan Hall	Laura Fisher
20.	Nicole Johnson	18,207	28,046	71.1	Jamison Weatherspoon	Surace-Smith

ALL TIME RECORD: SITA PEREIRA \$244,444 1st Six Mo Agt
ALL TIME RECORD: SITA PEREIRA \$286,946 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Serah James	\$670,237	\$768,505	70.3	Taina Lameko	Steve Friedlander
*2.	Lucky Faaitiiti	375,205	423,332	82.8	Stephen Hill	Steve Friedlander
*3.	Karen Gagarin	333,373	713,673	71.5	Ernesto Magat	Jatoff-Foti
*4.	Ofa Tupouniua	219,846	329,988	94	Norman Sellen	Steve Friedlander
*5.	Andrea Nichols	209,568	248,292	73.0	Stephen Jubrey	Oldham-Bianchi
6.	Rita Charles	187,017	287,246	86.3	Stephen Hill	Steve Friedlander
7.	Peter Chung	156,231	419,345	69.6	Ben Halali	Jatoff-Foti
8.	William Parmeter	148,688	286,839	71.5	Hal Herman	Oldham-Bianchi
9.	Michael Romeo	142,621	313,523	72.8	Raymond Risucci	Oldham-Bianchi
10.	James May	137,982	189,965	85	Hal Herman	Oldham-Bianchi
11.	Lesina Ah Sue	135,157	431,306	73.6	Stephen Hill	Steve Friedlander
12.	Joshua Jackson	134,829	196,068	71.5	Brian Schreiter	Joseph Diecedue
13.	Siupeli Tuitupou	131,598	156,329	96	William Smith	Steve Friedlander
14.	Amanda Beyersdorff	126,536	297,703	73.5	Steve Surace	Surace-Smith
15.	Daniel Walton	121,354	230,687	71.8	Patrick Bendure	Surace-Smith
16.	Phillip Jenkins	120,480	194,382	72.6	Michael Vasu	Surace-Smith
17.	Timothy Watson	116,406	243,182	74.3	Ryan Vopat	Surace-Smith
18.	Christopher Keller	112,312	179,841	76.5	Steven King	Paul Rumbuc
19.	Nicholas Rice	105,592	242,384	73.0	Patrick Bendure	Surace-Smith
20.	Alfred Taren	105,467	164,824	82.4	Alex Hernandez	Jennings-Dimitrova

ALL TIME RECORD: TAINA LAMEKO \$1,319,496 1st Six Mo Agt
ALL TIME RECORD: TAINA LAMEKO \$1,522,976 Net ALP

Master General Agents



1. **Taina Lameko**
Auckland, NZ



2. **Stephen Hill**
Auckland, NZ



3. **Ben Halali**
San Jose, CA



4. **Norman Sellen**
Auckland, NZ



5. **Simon Rolland**
Auckland, NZ



6. **Gil Legarte**
Concord, CA



7. **Raymond Risucci**
Rochester, NY



8. **Kevin Davis**
Plantation, FL



9. **Patrick Bendure**
Columbus, OH



10. **Jamison Weatherspoon**
Toledo, OH

August Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Taina Lameko	\$234,219	\$241,262		69.6	Steve Friedlander
2.	Stephen Hill	123,181	217,281		73.7	Steve Friedlander
3.	Ben Halali	122,489	329,996		71.1	Jatoft-Foti
4.	Norman Sellen	101,689	116,979		84.3	Steve Friedlander
5.	Simon Rolland	93,733	114,766		69.7	Steve Friedlander
6.	Gil Legarte	70,148	96,919	95		Jatoft-Foti
7.	Raymond Risucci	67,161	107,205		74.5	Oldham-Bianchi
8.	Kevin Davis	56,472	72,501		71.0	Williams-Zophin
9.	Patrick Bendure	55,029	157,295		72.4	Surace-Smith
10.	Jamison Weatherspoon	54,413	94,642		72.9	Surace-Smith
11.	Killisimasi Sega	52,099	80,832		75.6	Steve Friedlander
12.	Darron Hacker	49,084	74,322		74.3	Surace-Smith
13.	Stephen Jubrey	48,142	120,645		74.0	Oldham-Bianchi
14.	Michael Vasu	45,974	120,576		79.3	Surace-Smith
15.	Harmandus Buckle	43,690	51,920	88		Bob Olson
16.	Sita Pereira	43,032	52,799		69.4	Steve Friedlander
17.	Karen McQuoid	42,254	63,277		80.3	Steve Friedlander
18.	Ernesto Magat	42,117	134,869		73.3	Jatoft-Foti
19.	Lee Jeffers	41,768	58,841		73.9	Altig-Orlovic
20.	Scott Hanna	36,551	74,188		76.2	Williams-Zophin

ALL TIME RECORD: JEFF RIBMAN \$326,483 1st Six Mo Agt

ALL TIME RECORD: STEPHEN HILL \$410,573 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Taina Lameko	\$1,312,993	\$1,599,031		69.6	Steve Friedlander
*2.	Stephen Hill	1,124,240	2,008,785		73.7	Steve Friedlander
*3.	Ben Halali	671,183	2,186,734		71.1	Jatoft-Foti
*4.	William Smith	543,719	695,167		70.3	Steve Friedlander
*5.	Stephen Jubrey	520,018	969,929		74.0	Oldham-Bianchi
6.	Norman Sellen	517,988	599,168		84.3	Steve Friedlander
7.	Karen McQuoid	429,207	524,201		80.3	Steve Friedlander
8.	Killisimasi Sega	426,822	664,679		75.6	Steve Friedlander
9.	Sita Pereira	423,906	540,843		69.4	Steve Friedlander
10.	Brett Gryska	406,604	760,665		71.0	Oldham-Bianchi
11.	Simon Rolland	359,137	432,871		69.7	Steve Friedlander
12.	Hal Herman	354,602	735,698		72.7	Oldham-Bianchi
13.	Kevin Davis	344,823	566,244		71.0	Williams-Zophin
14.	Ernesto Magat	329,875	1,000,363		73.3	Jatoft-Foti
15.	David Ackerman	325,286	786,816		75.6	Eric Giglione
16.	Tiffany Roland	309,599	563,787		69.1	Altig-Orlovic
17.	James Palmes	305,308	348,564		72.1	Joseph Diecedue
18.	Raymond Risucci	287,920	574,233		74.5	Oldham-Bianchi
19.	Allen Nelson	287,326	376,849		86.7	Steven DiChiaro
20.	Garret Kun	268,220	462,485		73.0	Fred Hadayia

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt

ALL TIME RECORD: STEPHEN HILL \$3,356,797 Net ALP

Regional General Agents



1. **Taina Lameko**
Auckland, NZ



2. **Ben Halali**
San Jose, CA



3. **Stephen Hill**
Auckland, NZ



4. **Michael Vasu**
Cleveland, OH



5. **Thomas Vena**
Pittsburgh, PA

August Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Taina Lameko	\$484,368	\$672,759		70.6	Steve Friedlander
2.	Ben Halali	197,385	513,384		71.5	Jatoft-Foti
3.	Stephen Hill	174,912	297,421		73.7	Steve Friedlander
4.	Michael Vasu	140,670	304,826		73.7	Surace-Smith
5.	Thomas Vena	112,308	215,137		75.5	Simon Arias
6.	Patrick Bendure	110,335	252,539		71.8	Surace-Smith
7.	Dorian Oldham	85,923	185,808		74.3	Oldham-Bianchi
8.	Samuel Cohen	85,244	164,679		71.6	Fred Hadayia
9.	David Ackerman	83,134	173,056		73.2	Eric Giglione
10.	Brett Gryska	79,504	203,494		72.7	Oldham-Bianchi

ALL TIME RECORD: TAINA LAMEKO \$623,266 1st Six Mo Agt

ALL TIME RECORD: TAINA LAMEKO \$890,826 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Taina Lameko	\$3,397,340	\$5,034,405		70.6	Steve Friedlander
*2.	Stephen Hill	1,355,031	2,348,967		73.7	Steve Friedlander
3.	Ben Halali	1,273,170	3,968,660		71.5	Jatoft-Foti
4.	Brett Gryska	926,614	1,730,586		72.7	Oldham-Bianchi
5.	Michael Vasu	803,154	1,833,250		73.7	Surace-Smith
6.	Patrick Bendure	668,832	1,755,536		71.8	Surace-Smith
7.	Alex Roland	628,029	1,216,397		69.7	Chris Hernandez
8.	Thomas Vena	520,978	1,042,635		75.5	Simon Arias
9.	Christopher Clark	496,689	1,407,011		72.6	Altig-Orlovic
10.	Samuel Cohen	477,924	976,115		71.6	Fred Hadayia

ALL TIME RECORD: TAINA LAMEKO \$4,501,478 1st Six Mo Agt

ALL TIME RECORD: TAINA LAMEKO \$6,224,023 Net ALP

State General Agents 1st Six Month Agent



Steve Friedlander
CATEGORY I



Tom Williams
CATEGORY II



David Zophin
CATEGORY II



Cindy Furer
CATEGORY VI



Bob Whittinghill
CATEGORY VI



Chris La Fond
CATEGORY Start Up

August Production						
Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of Obj
I	Steve Friedlander		71.7	\$847,740	\$263,250	322
	Surace-Smith		74.1	300,566	243,750	123
	Jatoft-Foti		70.8	319,851	263,250	122
	Oldham-Bianchi	87		189,074	185,250	102
II	Williams-Zophin		72.6	195,191	159,250	123
	Fred Hadayia		71.3	149,647	147,875	101
VI	Furer-Whittinghill		70.8	87,773	79,625	110
Start Up	Chris La Fond		89	56,140	32,500	173
	T J Powers		92	43,304	32,500	133

YTD Production						
Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of Obj
I	Steve Friedlander		71.7	\$5,403,957	\$2,106,000	257
	Oldham-Bianchi	87		1,800,019	1,482,000	121
	Surace-Smith		74.1	2,005,723	1,950,000	103
II	Williams-Zophin		72.6	1,272,003	1,274,000	100
Start Up	Chris La Fond		89	116,375	56,400	206
	T J Powers		92	85,959	56,400	152

Rookie SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

State General Agents Net ALP



Steve Friedlander
CATEGORY I



Tom Williams
CATEGORY II



David Zophin
CATEGORY II



Joe Manone
CATEGORY IV



Imran Satti
CATEGORY V



Cindy Furer
CATEGORY VI



Bob Whittinghill
CATEGORY VI



Chris La Fond
CATEGORY Start Up

August Production						
Category	Name	Net to Gross	Retention	Net ALP	Net ALP Obj	% of Obj
I	Steve Friedlander		71.7	\$1,166,233	\$585,000	199
	Jatoft-Foti		70.8	902,849	585,000	154
	Surace-Smith		74.1	763,235	541,675	141
	Oldham-Bianchi	87		448,043	411,675	109
	Altig-Orlovic		74.2	1,797,455	1,776,675	101
II	Williams-Zophin		72.6	408,480	303,350	135
	Simon Arias		70.7	315,665	303,350	104
IV	Joe Manone		76.5	214,835	195,000	110
V	Imran Satti		69.6	230,375	173,350	133
VI	Furer-Whittinghill		70.8	155,547	151,675	103
	Start Up Chris La Fond		89	97,288	43,500	224
	Jeremy Welch		100	40,801	21,650	188
	T J Powers		92	78,870	43,500	181

YTD Production						
Category	Name	Net to Gross	Retention	Net ALP	Net ALP Obj	% of Obj
I	Steve Friedlander		71.7	\$7,841,352	\$4,680,000	168
	Jatoft-Foti		70.8	6,461,229	4,680,000	138
	Surace-Smith		74.1	5,236,688	4,333,400	121
	Oldham-Bianchi	87		3,871,828	3,293,400	118
II	Williams-Zophin		72.6	2,873,154	2,426,800	118
	Eric Giglione		69.3	2,506,540	2,426,800	103
V	Imran Satti		69.6	1,435,346	1,386,800	104
Start Up	Chris La Fond		89	267,277	119,300	224
	Jeremy Welch		100	40,801	21,650	188
	T J Powers		92	201,742	119,300	169

Public Relations



1. Viki Farr
CATEGORY I
Canton, MI



2. Fran Christie
CATEGORY I
White Rock, BC



1. Robin Andrade
CATEGORY II
Malden, MA



2. Erica Dalager
CATEGORY II
St. Paul, MN



1. Katherine Kidder
CATEGORY III
Pittsburgh, PA



2. David Blaisdell
CATEGORY III
Goodlettsville, TN



1. Darrell Dorey
CATEGORY IV
Mahone Bay, NS



2. Robyn Ferraro
CATEGORY IV
Roscoe, IL



Rookie Demetrius Harris
Pasadena, CA



IceBreaker Tamara Williams
Indianapolis, IN



Top Manager Jacqueline de Vooght
Calgary, AB

Public Relations categories are as follows:

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2009 Hire Date

ICEBREAKER: Reps with 2010 Hire Date

August Production

Category	Rank	Name	Production in Cards	SGA/Director
I	1.	Viki Farr	6,193	Michigan/Tim Farr
	2.	Fran Christie	3,142	British Columbia/Debbie Enstedt
	3.	Malka Arony	2,979	Arizona/Rachelle Valdez
	4.	Mark Gagliardi	2,171	Northern California/Debbie Enstedt
	5.	Donald Spohn	1,835	Ohio/Tim Farr
II	1.	Robin Andrade	3,360	Massachusetts/Laurie Onasch
	2.	Erica Dalager	1,799	Minnesota/Laurie Onasch
	3.	George Farenthold	803	New York State/Tim Farr
	4.	Brett Hulme	702	Georgia/Patti Morgan
	5.	Lacy Byrd	633	Houston/Susan Fuldauer
III	1.	Katherine Kidder	3,521	Pennsylvania/Tim Farr
	2.	David Blaisdell	2,379	Tennessee/Patti Morgan
	3.	Tamara Williams	1,992	Indiana/Susan Fuldauer
	4.	Michelle Baxter	1,407	Indiana/Susan Fuldauer
	5.	William Verbeten	1,335	Wisconsin/Laurie Onasch
IV	1.	Darrell Dorey	2,180	Maritimes/Debbie Enstedt
	2.	Robyn Ferraro	1,804	Wisconsin/Laurie Onasch
	3.	Kate Langthorn	922	Hawaii/Rachelle Valdez
	4.	Ken Altizer	875	West Virginia/Susan Fuldauer
	5.	Sheila Krein	874	North Dakota/Rachelle Valdez
Rookie	1.	Demetrius Harris	1,143	Los Angeles/Rachelle Valdez
IceBreaker	1.	Tamara Williams	1,892	Indiana/Susan Fuldauer
Manager	1.	Jacqueline de Vooght	2,778	Debbie Enstedt
	2.	Susan Kelleher	2,479	Laurie Onasch
	3.	Erica Dalager	1,660	Laurie Onasch

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production

I	*1.	Al Wall	16,867	Toronto/Tim Farr
	*2.	Vivian Dwyer	14,702	Virginia/Laurie Onasch
	3.	Malka Arony	14,692	Arizona/Rachelle Valdez
	4.	Chuck Hill	14,251	Northern California/Debbie Enstedt
	5.	Rona Pileggi Spano	12,800	Chicago/Laurie Onasch
II	*1.	Robin Andrade	15,994	Massachusetts/Laurie Onasch
	*2.	J T Tasker	10,392	New York State/Tim Farr
	3.	George Farenthold	9,709	New York State/Tim Farr
	4.	Erica Dalager	9,697	Minnesota/Laurie Onasch
	5.	Brett Hulme	7,344	Georgia/Patti Morgan
III	*1.	Mario Soljan	14,650	Steve Friedlander
	*2.	Michelle Baxter	10,500	Indiana/Susan Fuldauer
	3.	Katherine Kidder	8,785	Pennsylvania/Tim Farr
	4.	David Blaisdell	8,264	Tennessee/Patti Morgan
	5.	Patrena Brown	7,563	Connecticut/Laurie Onasch
IV	*1.	Ken Altizer	13,261	West Virginia/Susan Fuldauer
	*2.	Darrell Dorey	10,635	Maritimes/Debbie Enstedt
	3.	Paul Winslow	9,519	St. Louis/Patti Morgan
	4.	Shane Knowles	7,765	Maine-New Hampshire/Laurie Onasch
	5.	Lori Vaughn	7,476	Oregon/Laurie Onasch

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER 61,879 Cards

Perspective



Scott Smith
Executive Vice President
& Chief Marketing Officer

Quality of Business Takes Center Stage

That old saying, "They don't make 'em like they used to" applies to just about everything these days. Nothing, it seems, is built to last. At AIL/NILICO, we adhere to the rather old-fashioned notion that quality is the foundation for everything we do, from each Agent we recruit and train to each policy we sell and service. Building quality business is so important to us that we have a Director whose sole job is to monitor and improve our quality of business: Richard Meshulam, Vice President of Quality Business. And he takes that job seriously! In just two short years, our retention has climbed from 69.9% to 71.1% and I know he's not done yet.

Richard and I view quality of business in three distinct stages. Let's take a look at all three stages and their impact on your income, especially your renewals.

Stage One

The most critical stage to an Agent's profitability is when the application is taken in the field. No effort is strong enough to save a deal that should not have been sold in the first place. This comes down to affordable needs-based selling. Do the products fit the needs of the applicant, and are they affordable to the applicant? Remember, while it may be affordable initially, the plan also needs to hold value in the eyes of the policyholder in the future as well. Thus, underselling may lead to a perception that if the cost of the plan is inexpensive, perhaps it holds less value. The needs-based laptop presentation is targeted directly at agent profitability!

Crucial to quality is following proper procedures. Has the paperwork or eApp been filled out completely, truthfully, and accurately? If needed, were the proper questionnaires submitted? Does the applicant understand the lifetime commitment to provide for the monthly payment? Are you reviewing a specimen policy to help the applicant understand the policy when received? Did you prepare the applicant for the possibility of being rated or denied? Managers and sales leaders, how often do you retrain the fundamentals and concepts of needs-based affordable sales?

Stage Two

Once the application is brought into an Agency office, the second phase of the quality process begins. Is management reviewing the paperwork for accuracy

and completeness? Are mistakes made by other Agents used in the training process for all to learn from? Are the sales managers reviewing the specifics of the presentation that occurred while in the home? Is the Agency office verification process set up to determine the eligibility, the affordability, the benefit knowledge, and the long-term commitment of the applicant?

Stage Three

Once the application is sent to Home Office, and assuming it completes the underwriting process, it becomes issued. We have entered the third phase of the quality process. Does your Agency have a written policy on policy delivery? Have you been trained on handling rated cases? At the end of the work week, are you and your manager reviewing your advance report, and have you been thoroughly trained in reading and interpreting the action items? Action items are losses on the advance report, i.e. lapses, cancels, withdrawals, incompletes, declines and NTOs. Are you printing out any action items from your weekly advance report and contacting the policyholder that week to see what we can do to get the policy back on the books?

Working lapses as soon as they appear on your advance report and getting them reinstated results in your long term profitability. The quicker you contact the policyholder, the more likely they are to reinstate. Many lapsed policies are simply due to bank changes. Set an appointment to go out to the policyholder's house to resell the deal, get new banking information, and/or collect the premium along with a good health statement. If you are unable to contact the policyholder by phone, use the lapse as a "door knock." You have a very good reason to stop by the home, and be sure to show your genuine concern for the welfare of the family in the event anything happens to the insured.

There are other facets involved in quality and its relation to profitability. However, the most important factor in your long-term profitability is correct point-of-sale skills. Work closely with your manager and SGA, and get ready for those (additional) renewals!



sun, fun and swimming



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Leadership Bonus

Total: \$527,775.66

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Ben Halali	\$24,960	Christine Morrow	\$3,041	Rudi Camenzind	\$1,480	Nicole Johnson	\$895
Ernesto Magat	15,308	David Wang	3,032	Christopher Clark	1,470	Jonathan Emura	890
Stephen Hill	14,726	Ryan Hall	2,998	Kevin Appasamy	1,463	Jessica Wilhite	881
Taina Lameko	12,301	Ryan Vopat	2,934	Siupeli Tuitupou	1,459	Blake Higuchi	880
Norman Sellen	12,022	Ala Awad	2,890	Daniel Orr	1,391	Mark Gorman	877
Gil Legarte	10,275	Levar Morgan	2,850	Richard Lepis	1,388	Amanda Beyersdorff	867
Bobby Gujral	8,779	Gregory Henderson	2,744	Danielle Jankowski	1,362	Phillip Jenkins	858
Raymond Risucci	8,667	Michael Romeo	2,740	Steven King	1,355	Erik Graham	842
Simon Rolland	8,319	John Collins	2,723	Caleb Douce	1,352	Eric Brown	831
Kevin Davis	7,290	Humberto Quintero	2,561	Devin Phillips	1,348	Travis Picklesimer	825
Doreen Ryan-Foti	6,771	George Noujaim	2,545	Peter Chung	1,332	Brian Schreiter	797
Kilisimasi Segal	6,617	Kathryn Chaisson	2,525	Joshua Champneys	1,255	James Aalders	796
Darron Hacker	6,519	John McGrath	2,521	Wes Elder	1,253	Nicholas Engrav	792
Byron Paz	6,359	Juan Cardona	2,511	Leane Nguyen	1,248	Daniel McQuoid	791
Patrick Bendure	6,057	David Iriye	2,502	Alan Silverman	1,227	Andrea Nichols	779
Kraig Gilje	6,007	James Palmes	2,491	Justin Smith	1,211	Nichole Turner	763
Scott Hanna	5,649	Adam Zlupko	2,486	Alex Hernandez	1,200	Anthony Leggett	761
James Cunningham	5,519	Haoyu Xu	2,477	Kimberly Riley	1,195	Samantha Chui	749
Casey Kunash	5,507	Curtis Moreland	2,426	Troy Plummer	1,180	Joseph Moore	740
Jamison Weatherspoon	5,427	Charles Steele	2,397	Paul Samra	1,153	Mark Corkrean	738
Marisa Willgruber	5,230	Serah James	2,381	Brenda Hadayia	1,112	William Smith	735
Harmandus Buckle	5,110	Nicholas Zangardi	2,333	Fritznel Octave	1,102	Cecilia Asopardo	724
Tiffany Roland	5,026	Ryan Bisanz	2,191	Alex Grakhov	1,102	Ryan Neel	721
Ofa Tupouniua	4,732	Kellen Cuttance	2,148	Atapana Faimalo	1,096	Leslie Ellis	720
Michael Mandella	4,720	Colin Lyse	2,089	Sara Welch	1,080	Derek Wiens	718
Karen Gagarin	4,625	Victor Vicario	2,071	Nicholas Lorence	1,075	Matthew Melhorn	713
Michael Vasu	4,385	Michael Kyatt	2,037	Andrew Bishop	1,040	Robert Woodhouse	706
David Ackerman	4,355	Brett Gryska	1,965	Craig Strompf	1,025	Elias Hazen	700
Stephen Jubrey	4,311	Charles Mickens	1,915	William Caraway	1,020	Robert Dunn	693
Samuel Cohen	4,088	Jose Harb	1,882	Matthew Parks	1,000	Austin Ferguson	674
Timothy Kieran	4,023	Kyriacos Davis	1,843	Bryan Kidd	992	Joshua Olin	673
Jason Bratin	4,000	Christopher Jordan	1,837	Daniel Walton	982	Justin Germany	662
Lucky Faaitiiti	3,932	James Allen	1,825	Scott Kim	981	William Rappe	659
Garret Kun	3,657	Mack Doby	1,801	David Gombkoto	976	Harvey Dixon	653
Karen McQuoid	3,620	Zenobia Macarthy-Harris	1,744	Kevin Ishikane	969	Brenton Betts	653
London Burnett	3,615	Dorian Oldham	1,670	Mark Liszewski	943	Jason Adamo	653
Sebastian Kazek	3,550	Nicholas Wolle	1,645	Patrick Stenglein	934	Frederick Hadayia	652
Harjeet Rana	3,526	Lesina Ah Sue	1,604	Talanoa Takeifanga	931	Raymond Angeles	645
Emily Matteson	3,428	Natalie Linker	1,562	Wade Humphries	930	Allen Nelson	642
Hal Herman	3,341	Kenneth Greer	1,548	Javier Sandoval	928	Cynthia Donahue-David	632
Ronald Starr	3,328	Sione Kanongataa	1,545	Alexandra Willgruber	922	Richard Davis	631
Theresa Setefano	3,325	Sharif Grays	1,517	Robert Drake	914	Raquel Baldwin	629
Scott Davis	3,324	Ronald Trombetta	1,504	Karl Becker	913	Cedric Moore	627
Andrew Haskins	3,176	Sita Pereira	1,501	Ricardo Subero	908	Curt Snow	623
Heather Pearce	3,123	Richard Barbour	1,494	Timothy Watson	905	Kurt Papenhausen	621

Leadership Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Barbara Corigliano	\$615	Ricardo Grandt	\$366	Joy Horcajo	\$246
Preeti Sahgal	612	Rencel Jones	366	Arcenia Anthony	246
Andres Sylva	612	Nicholas Despoteris	364	Steven Rotherforth	244
Matt Flores	605	Natalie Soboleva	358	Jodi Bohdal	243
Josh Wheeler	602	Lafi Papalii	354	Tim Schroeder	238
Jamie Solis	597	Carlos Sanchez	350	Scott Patterson	238
Luan Hajnaj	595	Sanele Lafaele	350	Jason Mayer	234
Mapa Vaki	588	Mary-Delores Ayarzagotia	347	Andrea Marulanda	232
Michael Williams	578	Ariana Jones	347	Pamela Ladd	231
William Parmeter	578	James Moland	345	Kristi Tallant	229
Malorie Bartlett	570	David Faraway	343	Daniel Rhoades	226
Tiffany Rovinski	559	Manuel Chavez	341	Michael Benney	225
Carlos Rodriguez	536	John Keiderling	340	Sean Hanson	224
Mark Glazer	527	Judy Hinz	339	Maria Lealaialoto	224
Chad Brown	522	Meliame Mocakiola	338	Chester Ash	222
Dennis Urbanowski	507	Christian Fahey	329	Timothy Hooten	221
Matthew Diulus	504	Joseph Kuzmanko	328	Aaron Jones	219
Horace Johnson	501	Louie Gonzalez	327	Jessica Amico	218
Alon Fischer	500	Ryan Nishio	321	Robert Vincent	217
Mathew Mealey	498	Cara DeFiore	316	Richard Woodly	212
Michael Wichelns	481	Brandi Hershey	314	Benjamin Foti	211
Thomas Craig	478	Richard Johnson	313	Deborah Johnson	210
Anthony Wolf	475	Sally Wilson	311	Zbigniew Stankiewicz	210
Mark Beckford	471	Brian Watkins	311	Eric LaBossiere	207
Marcus Howard	469	Daniel Taurisani	307	Isaac Soussana	207
Michael Burningham	469	Mohamad Masri	304	Rajeev Arora	205
Lleison Martinez	464	Joshua Silvers	301	David Moir	202
James Miller	456	Maureen Brunet-Forchilli	300	Matiniu Scanlan	200
Loretta Ekeroma	446	Timothy Clark	298		
Howard Price	445	Travis Norman	293		
Roger Weisman	436	Maria Esposito	293		
Matthew Wilford	435	Henry Ingraham	292		
Sean Lacroix	430	Jonathan Maust	288		
Taulai Siau	421	Brian Welsh	284		
Nicholas Collins	418	Crystal Newton	283		
Shelly Russell	414	Troy Tripp	282		
Brent Arbour	413	Dominique Bertoncini	282		
Jeffery Churchfield	408	Michael Fulkerson	276		
Steven Edgell	389	Christopher Keller	276		
Brandon Cooley	386	Moswen Taylor	275		
AshLynn Orng	384	Ksun Joseph	275		
Alex Roland	383	Darren Miller	266		
Marcus Noel	383	Jamie Soberanes	264		
Vaaufiao Robertson	381	Amosa Faamanu	258		
Mark Danner	379	Dmitriy Kagan	254		
Lynn Jones	375	Alvin Hagens	253		
Thomas Reagan	373	Jake Yagjian	252		
Tonyon Williams	371	Scott Smith	250		
Thomas Vena	367	Angel Arista	248		
Tian Luo	366	Seini Mafi	247		

*All qualifiers listed achieved at least \$200 in bonus totals

World's Greatest Bonus

Total: \$999,663.49

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Erez Shabtay	\$6,608	Akbar Hosseini	\$2,041	Christopher Williams	\$1,603	Alfred Taren	\$1,333
Ben Halali	5,342	Fritznel Octave	2,020	Jaime Rozotto	1,599	Ana Cobo	1,332
Iлона Patterson	5,278	Russell Morris	2,010	Isaac Soussana	1,597	Joseph Kuzmanko	1,331
Cecilia Asopardo	4,661	Kyle Johnson	2,000	Deborah Agrifoglio	1,597	Mark Bleier	1,330
Michael Perkins	4,639	John Velardo	1,996	Nader Gourgy	1,586	Ronald Rennich	1,328
Terrence Asuncion	4,494	Richard Carter	1,995	Zeve Katz	1,584	Iva Mariner	1,325
Michael van Delft	4,041	Avshalom Wolfshout	1,984	Bonnie Wiebe	1,575	Travis Picklesimer	1,323
Lily Tehen	3,950	Ryan Leong	1,964	David Rockway	1,562	Gabriel Feldmann	1,322
Haoyu Xu	3,942	Tatjana Tikhonov	1,934	Preeti Sahgal	1,557	Ed Olfert	1,321
Theresa Bellajaro	3,762	Humberto Quintero	1,920	Herivelto Pereira	1,549	Rachel Bryson	1,321
Maria Duarte	3,739	Mario Andres Chavez	1,914	Chen Mordechai	1,547	Sally Wilson	1,321
Daniel Hanson	3,599	Earl Gibson	1,884	Donald Wold	1,540	Nadezhda Vitchev	1,318
Maria Rocha	3,592	Gil Legarte	1,884	Bruce Tan	1,528	Georginna Thornhill	1,311
Ron Pavon	3,459	Ann Wainit	1,880	Jessica Santamarina	1,525	Wander Lima	1,311
Amanda Beyersdorff	3,132	Talanoa Takeifanga	1,861	Alexandra Graham	1,525	Leane Nguyen	1,306
Amy Shui	3,131	Poasi Maafu	1,850	Kristy Doan	1,523	Rebecca Najlis	1,297
Robert Ulreich	3,083	Seiuli Saolotoga	1,838	Daniel Taurisani	1,521	Alba Wandurraga	1,295
Max Quasem	3,069	Kayla Chavez	1,837	Bret Green	1,511	Robert Wilhelm	1,293
Robert Simmen	3,031	Joey Sales	1,832	Beth Snow	1,507	Jared Cleckner	1,283
Brock Lampee	3,002	Sefesi Tupou	1,825	Angeles Ordas	1,504	Marvin Chalwe	1,279
Sale Papu	2,839	Marion Magat	1,818	Byron Paz	1,496	Franklin Ollie	1,278
Michelle DeMoss	2,758	Matthew Ficarra	1,815	Connie Reichard	1,494	Evan Holzhauser	1,276
Katie Massart	2,737	Scott Hanna	1,802	Samvel Tigranyan	1,494	Benton Tong	1,276
Ross Ewen	2,718	Nicoles Crenshaw-Canales	1,799	Gary Smith	1,492	Vienna Liaina	1,272
Joshua Lenix	2,716	David Fung	1,794	Jesse Remby	1,489	Svetlana Belkina	1,269
Ryan Kendl	2,678	Daniel Bauer	1,782	Leone Tom-James	1,485	Timothy Clark	1,265
Christian Napiza	2,664	Rovic Vanhtha	1,772	Joseph Cornaggia	1,483	Patrick McKrill	1,265
Samantha Chui	2,653	Atta Saleh	1,772	Christian Maula	1,456	Michael Sadallah	1,263
James Keefer	2,600	Allan Munro	1,748	Jerry Nugent	1,455	Brandi Hershey	1,263
Sale Ahsio	2,457	Orett Nelson	1,733	Casey Kunash	1,435	Matthew Parks	1,260
Al-Karim Walji	2,457	Helen Dellavalle	1,733	Gregory VanSuch	1,429	Jacqueline McHugh	1,260
Victor Rodos	2,427	Kevin Davis	1,725	Joshua Merson	1,428	Lindsay Scilley	1,260
Jun Ma	2,416	Sandra Linse	1,724	Denise Kendall	1,427	Amanda Mattison	1,256
Bryant Hendley	2,407	Feaomocako Takeifanga	1,724	Victor Vicario	1,421	Daniel Toshner	1,254
Peer Shmelzer-Moratin	2,397	Jodi Bohdal	1,716	Timothy Nolan	1,415	Jason South	1,254
Justin Germany	2,372	Pafuti Toleafoa	1,715	Wanda Scott-Harris	1,408	Israel Wizenfeld	1,253
Tone Munro	2,361	Amanda Scheidt	1,698	Ana Graff	1,401	Alon Fischer	1,248
Kyle Wrobel	2,308	Rita Charles	1,689	Kenneth Greer	1,393	Beverly Tinney	1,246
Lydia Lozano	2,297	Felicity O'Halloran	1,685	Nicholas Moore	1,387	Natalie Soboleva	1,241
Jesse Wise	2,274	Raymon Reynolds	1,680	Stephen Archer	1,386	Alafou Tupuola	1,239
Eugene Kashkin	2,249	Scott Remmey	1,665	James Aalders	1,382	Kalle Convery	1,238
Feroz Rahman	2,234	Stephanie Novel	1,659	Aric Lopez	1,379	Richard Cleveland	1,238
Mark Neilson	2,224	Justin Adams	1,656	Joy Horcajo	1,368	Stephen Wotring	1,227
Lesina Ah Sue	2,203	Joseph Babineau	1,649	Juan Sosa	1,362	Kevin Blankenship	1,227
Marino Baca	2,202	Amir Sedaghat	1,640	Alexander Smith	1,359	Leaaefonua Tualau	1,218
Zachary Hart	2,193	Bradley Ward	1,633	Anthony Tomihama	1,355	Derron Alexander	1,217
Laaina Havea	2,180	William Riddle	1,624	Elias Hazen	1,354	Andrea Marulanda	1,215
Michael Schumacher	2,160	Roghie Hassan Loo	1,623	Enrico Paredes	1,349	Dewdney Bent	1,214
Samson Adelufosi	2,108	Omarh Torio	1,608	Henry Ingraham	1,337	Sunia Kaufusi	1,212
Dustin Dunbar	2,107	Robert Drake	1,608	Andrea Barenholtz	1,337	Lars Rodal	1,207

World's Greatest Bonus



Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Gail Arundale	\$1,205	Linda Byas	\$1,043	David Steinhoff	\$946	Jared Rivera	\$857
David Ramirez	1,194	Luisa Samisoni	1,042	Steven Droppa	945	Oscar Flores-Najarro	852
Jason Lassic	1,192	Tejinder Singh	1,041	Mapa Vaki	943	Todd Hensel	851
Tiffany Roland	1,191	Josie Agorchukwu	1,040	Manu Manu	941	James Schneider	846
Amber Heary	1,188	Michael Clemente	1,038	Joey Kennedy	941	Paul Bevis	844
Leslie Ellis	1,186	David Higa	1,035	Adam Huck	940	Ahmad Chaudhry	836
Pamela Smith	1,185	David DiMauro	1,030	Yadollah Pourjalali	933	Earnest Pittman	827
Ronald Batten	1,185	Sebrena Cohen	1,029	Elyse Koven	933	Robert Randolph	827
Dennis Urbanowski	1,183	Ronald Friedlander	1,029	Denise DeFalco	930	Chibruze Chikere	825
Craig Strompf	1,182	Mickenzie Linse	1,028	Michael Tantraphol	929	Dustin Klingebiel	825
Thomas Yarbrough	1,178	Albert Lau	1,026	Trevor Sullivan	928	Debra Hepp	824
Alysia Dancosse	1,177	David Jackson	1,026	Darrell Sarmiento	927	Chris Coulter	824
Dustin Surace	1,176	John Ophals	1,026	Michael Johansen	922	David Fox	821
Mark Akler	1,170	Jose Rocha	1,020	Natasha Sirpaul	917	Zbigniew Stankiewicz	820
Deborah Parnell	1,162	Bradley Kampmeier	1,019	Doris Aguilar	917	Mark Salvagni	818
Jonathan Emura	1,162	Derek Sandilands	1,019	Jonathan Tomko	916	Juan Cordova	818
Michael McIntosh	1,160	Benjamin Mackey	1,018	Dominique Bertoncini	915	Shanetha Sampson	818
Evan Wicklund	1,160	Tien Nguyen	1,015	Jennifer Leighton	912	Robert Hamilton	817
Dulce Jimenez	1,158	Mark Harhager	1,012	Hank Gordon	912	Daniel Posner	816
Lucan Schmidt	1,157	Tian Luo	1,012	Mark Glazer	911	Shirlene Benton	814
Halahopo Lakalaka	1,156	Melissa Acosta	1,007	Diane Carrion	911	Theodore Greer	813
Djenabou Diallo	1,154	Jeri Dagleish	1,006	David Nicodemus	910	Christopher Hintz	812
Jennifer Wehrle	1,153	Randall Cook	1,003	Arash Nazhand	905	Nicole Johnson	810
Christopher Newman	1,147	Kevin Haines	1,000	Steven Rotherforth	902	William Peterson	810
Bradley Ogles	1,145	Bobby Szwaja	1,000	Irma Haubrich	902	Jinzhou Zhao	808
William Parmeter	1,133	Sione Aholoka	1,000	Richard Scott	902	William Rappe	801
Alan Rosen	1,129	Arnold Pacleb	998	Robert Grossman	901	Michael Wichelns	799
Kristen Fitzhugh	1,129	Jose Rubio	996	Ahmad Malikyar	901	Dennis O'Neill	795
Matthew Turnquist	1,126	Angela Costello	993	Karissa-June Boulay	897	John Setu	789
Robert Holby	1,120	Erin Stiles	992	Robert J Dunn	896	Rashon Howard	786
Drew Stimmel	1,120	George Noujaim	992	Shawn Benson	895	Josephine Brown	785
Frank Cousins	1,118	Kyle Siskowic	991	Cherie Adams	893	Michael Hrynewich	785
Edward Atkinson	1,116	Steven Harris	988	James Ledyard	893	Ruben Fuentes	782
Alex Gonzales	1,114	Alan Laabs	988	Johanna Handa	891	Huia Stone	778
Nicholas Bigec	1,114	Tyler Murray	987	William Mateai	889	Joseph Moore	777
Catherine Trigero	1,113	Michael Boylan	987	Craig Nale	888	Brandon Dean	776
Larry Finch	1,103	Lisa Wood	986	Donna Adams	887	Charles Pantely	774
Edward Benes	1,099	Xay Dang	986	Brent Penno	887	Charles McMain	772
Brian Welsh	1,097	Michael Yoxheimer	980	Ahamad Hoosain	884	Tiffany Hepner	772
Bruce Viaje	1,094	Lee van Delft	979	Rebecca Birdwell	884	Deborah Johnson	772
Jonathan Santiago	1,090	Lester Evans	979	Dason Phaul	882	Taakimoeaka Tuivai	768
Nathan Leininger	1,087	Scott Davison	977	Andrew Ross	880	Timothy Cadden	767
Marko Jankovic	1,082	Olga Tsymbal	973	Jacqueline Reim	878	LaDawn Meador	764
Jeanette Henry	1,079	Amy Buskas	971	Graeme Bollinger	878	Michael Matteo	764
Alan Weissen	1,073	Michael Vanaman	971	Raina Piniata	876	Joshua Champneys	763
Lawrence Hauck	1,070	Alanna Swenson	969	Alejandro Soto	875	Linda Chavez	761
Nikki Crosby	1,070	Steven Cox	968	John Larsen	875	Jay King	759
Eddy Prellwitz	1,068	Jamie Solis	965	Peter Feaman	871	Sujata Kapadia	757
Timothy Watson	1,063	David Allen	964	Brendan McCoobery	869	Melissa Edgell	756
Roger Weisman	1,062	Dennis Titcombe	963	Aaron Singer	869	Thomas VanOsdol	755
Mike Hudnall	1,061	Richard Sanon	963	Taurell Bush	868	Crystal Reeves	755
Tina Phongsavath	1,061	Daniel Potilechio	951	Denice Copp	865	Patrick Robitaille	752
Sharille Buoy	1,059	William Stewart	951	Savanah Ekman	859	John Keiderling	750
Peter Kaplanis	1,054	Jullyna Doan	949	Timothy Powers	859	Kevin Holtz	750
Thomas Atzenhoffer	1,049	Anishia Kalanick	948	Richard Johnson	857	Kelly McDonald	748
Aaron Tavizon	1,049	Iran Zaranda	947	Landon Thalman	857	Gregory Hayman	747

World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Craig Baxter	\$747	Trenton Tipton-Fletcher	\$691	David Thornton	\$625	Mark Graham	\$568
Vili Mouna	746	Christian Fahey	691	William Bair	622	Maureen Brunet-Forchilli	566
Natasha Levandowski	744	Katie Strong	690	George Lahamedjian	622	Eric McClelland	563
Deanna Hernandez	743	Michael Segulla	689	Fanuatanu Fidow	619	Brian Watkins	560
Irma Garate	743	Cory Wilson	688	Dawn Selden	619	Michael Lindsey	559
Liridon Pervizi	743	Faletui Mapusua	687	Lui Telea	618	Maria Alcon	559
Nanette Clay	742	Olivia Tupou	686	Ofa Tupouniua	618	Gary Paluzzi	559
Keinanga Tupouniua	742	Tevita Liutai	685	Cameron MacCall	618	Sharia Milton	558
David Gombkoto	741	Daniel Rhoades	685	Robert Tierney	617	Andrew Coleman	557
Juan Planells	740	Barbara Stillwell	684	Daniel Johnson	617	Daniel McQuoid	557
David Hestness	738	Hasani Anderson	683	Gordon Biggums	617	Pamela Furuya	556
Timothy Morgan	737	Justin Toland	683	Christine Augustus	614	Christopher Freter	556
Sally Givens-Bolin	734	Trudy Sakaguchi	682	Ryan Ward	613	Phillip Jenkins	555
Adam Junk	734	Lisa Sanders	681	Favian Ramos	613	Deisy Gomez	553
Samy Jacques	734	Roheen Safi	680	Penitala Kolose	613	Ana Tagiloa	551
Enis Halilbegovic	732	Christopher Weglarz	676	Earnest Loveless	612	Sioana Valu	551
Isileli Finau	731	Maurice Montgomery	672	Trent Graves	612	Chad Panzer	550
Krista Thieme	730	Amber Hagen	670	Steven Lucero	611	Robert Biser	548
Joanna Hall	730	David Falcucci	669	Jose Sanchez	610	Juan L. de la Cruz	548
Peng Zhou	726	Clayton Herron	669	Matthew Isom	607	Benjamin Omega	547
Helen Taylor	726	Erna Gasanin	668	Vaisima Unu	607	Sidney Hodgskiss	547
Dale Rearick	724	Nicholas Despoteris	668	Richard Wester	604	Carl Radinger	546
Benny McCarty	724	Stephanie Kies	668	Alexis Haney	602	Todd Buda	546
Douglas Zigby	723	Mele Fohe	666	Ann Bernard	601	Duane Robertson	545
Lafi Papalii	723	Jeremie Dupuis	666	Jose Hernandez Camargo	599	Michael Benney	545
Michael Busher	722	Paul Snyder	666	Shane Latendresse	598	Larry Abraham	540
Nathaniel Baptiste	722	Charles Perkins	666	Shain Leggett	595	Jerry Sullins	539
Lincti Kanongataa	722	Shawn Nowak	665	Chester Ash	595	Lisa Lce	535
Ryan Neel	720	Carol Richardson	663	Patricia Natafalusy	593	Ashley Cesta	533
Rachel Evans	720	Andre Bishop	663	Brenda Howell	591	David Borghi	532
Manuel Chavez	719	Heather Marcellus	662	Doug Berger	591	Marc Frederick	532
Cynthia Wilhelmi	719	Jonathan Clark	661	Rita Haidinger	590	Toaluaotulafale Pasa	532
Beverly Smith	718	Henry Bonner	661	James Cummings	588	Sione Latuhoi	531
Hetal Patel	716	Sosefo Petelo	660	Chau Tran	588	Christina Wilson	530
Steven Stensrud	716	James Eberle	659	Leigh Crainshaw	588	Keith Blackston	529
Corey Bryant	715	Susana Latu	659	Tokomea Fanua	587	Steven Sparkes	526
Betty Hewlett	715	Marvin Blanchard	658	Glyn Hurst	587	Wendell Waters	525
Marvin Schindler	714	Jonathan Woelfle	658	Toni Curlin	586	Roxanna Bernal	524
Sione Fifita	713	Thomas Bonner	653	Vakhtang Nazaryan	585	Natasha Skidds	524
Carly Scigliano	713	Sharena Howard	653	Filipo Havili	585	Eric Peyton	523
Mabelyn Rojas-Fernandez	712	Keith Litterst	651	Nicole Forni	584	Anthony Kachelmeier	523
Debra Hunter	707	Gary Prokop	649	Alexander Daskalakis	583	Michael Collins	521
Karen Barbour	705	Michael Williams	647	Mark Kukielski	582	Aiga Filipino	521
Robyn Stewart	705	William Hand	647	Eleonora Mujica	581	Itagia Nuuaea	519
Christopher Johnson	702	Chantal Levy	647	Michal Majewski	580	Steven Airey	519
Anthony Salas	701	Christine Fujino	641	Heather Pearce	580	Sheree Riskey-Aragon	518
Logan Woods	699	Loushon Barrett	641	Taylor Kramer	579	Ruben Soberanes	517
Farhod Shamsiyev	699	Brandon Schwed	640	Erin Moyer	578	William Myatt	516
Oscar Portillo	698	Anita Ferris	639	Joseph Quintons	577	Ardley Pierre	516
Edward DeLuca	698	Richard Luzaich	637	Luis Orona	576	Ronnie Williams	516
Peter Hudousek	697	Agatha Safford	636	Todd O'Neill	575	Erik Boyd	515
Tiffany Curley	697	Heath Sagon	636	Daniel Jones	575	Paul Teko	514
Patrick Taylor	695	Latonya Carr	634	Marvin York	574	Benjamin Ainscough	514
Tautiaga Pio	695	Tammera Simeona	634	Rob Speers	573	Harpreet Ark	513
David Dwinell	694	Blake Higuchi	631	Robert John	571	Ruth Charlesworth	513
Julia Smythe	693	Ricky Massiah	627	William Robinson	571	Taupaolo Misa	512
Vanessa LaRose	693	Troy Tripp	627	Mario McCoy	569	Tiffany Shim	511

World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Darryl Rugley	\$511	Adam Peters	\$455	Adam Zlupko	\$418	Eric Conroy	\$376
Nile Murry	511	Simotu Williams	455	Ashley Kellett	418	DeAnthony Hartman	376
Alfred Adams	511	Mariana Logologo	452	Jermaine Gunter	417	Colleen Devine	376
Tracy Stevenson	511	Ramaninder Bharj	452	Mildred West	417	Anthony Hooyman	374
Arcenia Anthony	507	Theresa Cardosi	452	Dawn McElwain	416	Sherry Canella	373
Lorena Barriere	507	Joshua Jackson	451	Anna Senra	416	Gilberto Sanchez	373
Aaron Fry	507	Fualaau Ioane	451	Catherine Wilkie	415	Christopher Hendrix	373
Royland Walker	506	Willie Johnson	450	Uinise Hakalo	415	Timothy Cruise	373
David Hendrix	505	Tracy Walker	449	Nicholas Clark	414	Leemo Saolotoga	372
Matt Moore	505	David Fanjoy	449	Jordan McGuire	414	Clayton Gudrum-Tucker	370
Nicholas Wilt	505	Deanna Navarro	448	Joseph Burke	409	Andrew Dailey	370
Allan Lessard	503	David Livingston	447	Richard Lutz	408	Kyle Delaney	370
Amelia Vimahi	503	Lisa Richardson	445	George Reyes	408	Zulfikar Bhukera	369
Paul Samra	502	Albie Udom	445	Sopo Tauasosi	407	Adam Sandecki	369
Andres Sylva	502	Matthew Barrion	445	Jesse Martin	406	Joshua McCloskey	368
Neal Gunn	501	Matthew Ingram	443	Teresa Sanders	405	Ana Makoni	368
Akesa Mau	498	Casey Biddle	440	Tibor Simon	405	Kenneth Chagnard	368
Jason Adamo	498	Luay Ghawi	440	Virginia Fallon	403	Kevin Murray	366
Dale Meyer	498	Mark Danner	439	Emily Gillette	402	D'Mario Elam	366
Scott Davis	496	Elvis Obanor	439	Daniel Bernard	402	Tyler Zemenchik	365
James Zurlinden	496	Kenji Leonard	437	Henry Gogolin	402	Jamie Soberanes	365
Robert Drescher	494	Carl Lindahl	437	Apisai Mahe	401	Tylie Newman	365
Kristina Hellman	494	Shawna Hermann	437	Peter Suttle	400	Mariann Cameron	364
Gregory McMeekan	493	Thomas Tulowiecki	437	Gordon Mooc	400	Rebecca Allbaugh	364
Alexander Adams	493	Mary Robinson-Turner	436	Thomas Harris	399	Richard Nicholson	363
Jamie Nelson	491	Sean Henderson	436	Fredrick Hamilton	397	Jeff Benson	363
Herman Lewis	491	Jeraldine Lim	436	Salvatore D'Alessandro	394	Michelle Ryan	363
Sammar Miqbel	491	Erianna Preston	436	Salvatore Giacchi	393	David Guzman	362
Richard Nypower	489	Malcolm Lind	436	Henry Briggs	393	Frederick Holloway	361
Kyriacos Davis	488	Curt Snow	436	Greg Schoenbachler	393	Allison Bankowski	360
Justin Sherbondy	484	Nathan Champneys	435	Melissa Davis	392	John Young	360
Jose Lopes	483	Kalolaine Fonise	433	Aniva Tinilau	392	Harold Appleby	360
Iryna Sushkova	483	Jessica Sharp	433	David Beard	390	John Serrano	358
Lupe Filo	480	Leighanne Daddario	431	Lou Ettamarna	390	Jacob Foster	358
Constance Hampton	480	Kevin White	431	Joseph Racicot	388	Thomas Strickland	357
Jenny Kuhns	478	Gabriel Manzo	430	Sautia Maluofenua	387	Evan Noren	357
Candice Carstarphen	478	Maijargal Sukbaatar	430	Wallace Ordoyne	387	Zach Luhr	356
Anthony Leggett	478	Matthew DeCola	429	Richard Correa	387	Travis Elliott	355
Melissa Losk	477	Raymond Angeles	428	Austin Ferguson	387	Arthur Soriano	355
Amanda Thibado	477	Cornelia Nottagedaux	428	Luis Alvarez	386	Zachary Santino	355
Miles Muellner	476	Arlette Reyes	427	Steven Bradford	386	Karolina Brandys	355
Vikas Sathyaprakah	473	Brandon Cooley	425	Virginia March	384	Justin Sally	355
Ashley Jones	472	Aaron Spears	425	Diedre Sandbrook	384	Irene Reyna	355
Jeff Lamar	472	Joshua Goodman	424	Anthony Theriault	383	Shonte Amey	355
Michelle Bigliatto	471	Bradley Gray	424	Richard Evans	383	James Weigand	354
Omar Hashimi	469	Daniel Pinschmidt	423	Robert Saley	382	Katherine Gordon	354
Sammy Dominguez	466	Christopher Ritchie	423	John Behm	381	Larry Chick	352
Byron Stuckless	466	Patricia Jones	423	Sina Mafi	381	Manivannan Ponniah	351
Maria Greene	466	Evelyn Sau	423	Timothy Furay	380	Tupou Tavalea	351
Erica Tidd	465	Elaine Kulawiak	422	Lon Saunders	379	Michael Weeder	351
Darren Clerk	465	Laie Kaufusi	422	Darron Hacker	379	Kailee Tarbox	351
Finan Ghebregherghis	459	Frederick Hyde	421	Jeremy Engrav	378	Anthony Balloutine	350
Julie Wells	459	Latutama Lavulo	420	Viliani Fua	377	Jane Dunlop-Sipa	350
Karon Jones	457	Brody Baxter	420	Lynn Pell	377	Darrell Jones	350
Luciana Mosca	457	Gary DeWees	420	Sergio Quintanilla	377	Brian Slazyk	349
Katelyn Snyder	457	Amy Hunter	419	Tevita Tupouniua	377	David Kimmy	348

World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Minh Phung	\$348	Ryan Kissling	\$309	Darren Cohen	\$275	Kwame Micah	\$249
Adelfa Parinas	346	Syed Quadri	309	John Cypriano	275	Carly Ferraro	248
Kathryn Cole	344	Steven Curtis	306	Rasool Mutawakkil	275	Tuimanea Kauapi	247
Chenyn Allen	344	Jessica Blacklaws	305	Amy Snow	274	Adanna Oji	247
Garry Erskine	343	Scott Kim	305	Donovan Dunn	274	Kunle Okubena	247
Ane Leiataua	343	Rodney Mori	304	Deanna Finnigan	273	David Tautalagia	246
Iasinta Nganwo	343	Gregory Grant	304	Melissa Wartman	273	Joseph Caruso	246
Alison King	342	Jiunn Tan	303	Michael Woo	272	Patricia McCain	246
Jeffrey Nava	341	Hilda Nansen	302	Jennifer Schmidt	272	Theresa Veikoso	246
Jeffrey Rayford	341	Traci Rypkema	302	Isabel Ribeiro	269	Florist Vaki	244
Chauncey Moore	341	Josh Wheeler	302	Ala Awad	269	Charles Wachuku	244
Harry Zober	340	Michael Turner	302	Anthony Manzella	268	Paul Lawson	244
Solomua Tavoi	340	Lemuel Albury	301	Rosalind Faaita	268	Barbara Angel	244
Tina Lee	340	Spencer Layton	301	Benjamin Eggen	267	Dennis Billec	244
Dione Simms	340	David Hutchinson	300	Christopher Good	267	Juliann Bliefnick	243
Nicholas Pearce	339	Mercedes Ayala	300	Diane Lilo	266	Abdilmajid Ibrahim	243
Michelle Madariaga	339	Robert Granzow	299	Bryce Pollock	266	Christopher R Gonzalez	242
Jacklyn Tweeten	338	Valencia Ware	299	Joseph Coley	266	Kristi Tallant	241
J D Chavez	335	Orepa Taranaki	299	Shannon Eberle	266	Darren Cundiff	241
Abolfazl Mohammadi	335	Jonathan Mullins	297	Daniel Knabenshue	266	Robert Mingo	240
Sefaloni Haapai	335	Robert Orewyler	296	Allen Stone	265	Siava Fidow	240
Andrell Smith	333	Eryka Perry	295	Christopher Anderson	265	Mele Noavea	240
Wendy Smith	333	David Saez	295	Floranne Porter	265	Tracy Palm	239
Schadrack Toussaint	332	Steve Marker	294	Seth Grim	265	George Angulo	239
Keni Patterson	332	Amandeep Gill	293	Keith Spurlock	265	Dorothy Stevenson	238
Mele Pailalatu	331	Patricia Longenecker	293	Pelenatete Lamsam	264	Miliama Afoa	238
Patrick Rieger	331	Gabriel Langboug	293	Ray Young	263	Jimmie Golden	238
Scott Florin	330	Paul Jones	292	Tuli Vaimasenuu	263	Weithley Leonard	237
Rajeev Arora	330	Rufus Cathey	292	Dewey Lewis	263	James Scheller	236
Fernando Matosfaro	330	Maryellen Derkaes	291	Corey Carbon	263	Troy Boles	236
Stefan King	329	Brock Bode	291	Javier Santana	262	Amy Witt	236
Jami McKenna	329	Kimberly Riley	290	Andrew Roza	261	Alphonso Hall	234
Kyle Klipp	328	Glen Payson	289	Tonya Kellum	261	Akosita Vai	234
Steven Fauth	323	Sonja Wilcher	289	Nichole Osgood	261	Anometa Maafu	233
Kristi Martin	322	William Satiu	288	Carl Boldon	261	Phillip Makasini	233
Melissa Gilroy	322	John C Johnson	287	James Lee	260	Hingano Kalauta	232
Niu Fuatau	322	Nicol Johnson	287	William Meyer	260	Timothy Hooten	232
Bradley Weigand	321	Nicole Gerber	287	Sasagi Leota	260	Greg Stewart	232
Faamaoni Frucan	321	Angela Price	287	Michael L Clarke	259	Carl Carlberg	231
Lemlem Zerayesus	320	Stephanie Hailey	286	Jonathan Zuehlke	259	Mohamed Tawfik	230
Jose Flores	320	Tosha Tremblay	286	Amanda Stoebe	258	Tanisha Nickerson	229
Semi Halanukonuka	320	Justin Owens	286	Terence Batchelor	258	Julie Aprahamian	228
Ryan Tucker	319	Jeffrey Grant	285	Trevor Tompkins	258	Michael W Ellis	227
Angel Tate	317	Anthony Cruz	285	Donald Shinault	258	Robert Nolan	227
Mario Chavez Jr	316	Charity Whittington	285	Ryan Saridakis	257	Brett Frick	227
Mathew Freeman	316	Tasha Tucker	284	Aaron Bullard	257	Derek Wiens	226
Matthew Cosic	315	Charles Russell	284	Asenaca Chute	257	Robert Merickel	226
German Ramirez	314	Kalina Filimoeatu	284	Ardit Shehaj	255	Jake Yagjian	225
Matthew Diulus	314	Chad Potts	284	Anaise Moonia	254	Christopher McFoy	225
Aiona Moeaki	313	Robert Vincent	284	Jennifer Mitchell	254	David Huskins	224
Teodor Bahchevanov	313	Nancy Mejia	283	John Windham	253	Jeffrey Perry	223
JoAnne Marks	312	Lauren Coyne	282	Tevita L Ikavuka	253	Robert Woodhouse	223
Ted Bonebrake	312	Joel Delgado	279	Bernard Oliphant	252	Paula Hemaloto	223
Patrice Amador	311	Necole Jacobs	278	Jennifer Holliday	252	Jason Wilkins	223
Jesse Rivera	311	Paul Bartz	278	Matthew Minter	251	Ellahe Vaziri	223
Nora Sanders	310	Lucyna Ostrzycki	277	Pauline Ruff	251	Richard Davis	222
Walaa Wahba	309	Ronnell Burns	277	Charles Thompson	250	Debbie Brooks	222

World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
John Surprenant	\$222	James Peckham	\$214	Aldrian Carroll	\$208	Odette Allen	\$201
Bleys Wright	221	Marisa Rodney	214	Ghaith Ady	208	Wesley Olmsted	201
James Kettner	221	Jesse Simmons	214	David Solomonov	207	Barrott MacIntyre	201
Nickolas Schuler	221	Carrie Robinson	213	Scott Banfield	206	Vanessa Cobos	201
Max Osegueda	220	Judy Eberle	213	Carl Jackson	206	Nizar Byah	201
Jessica Spring	220	Selaia Fruean	212	Tiffany Owens	206	Jeremy Tellier	201
Leatrice Atkins	220	John Farley	212	Marcin Gamza	205	Karen Sessing	200
Daniel Rapp	220	Jason Marlow	212	Janet Bulmon	205	Cassandra Gervais	200
Kura Framhein	219	Pamela Ladd	212	Victoria Clark	203	Shannon Lasher	200
Victor Rizzotto	217	Heather Christensen	210	Dionte Williams	203	Claudia Gonzalez	200
Juana Martinez	217	Michael Alexander	210	Reshnee White	203	Kimberly Alston	200
Erik Hulick	216	Bernardo Lopez	210	Antonio Bond	203	Max Chu	200
Mark Hoffman	216	Steven Janev	209	Kelly Yingling	203	Thomas Watkins	200
Charlie Warren	215	Patra Smith	209	Charles Ellington	203		
Michelle Mendez	215	Lynne Shaw	209	Silivelio Sakalia	202		
Albert Kunsman	215	Brad Thompson	209	Finau Kalu	202		
Ramonita Feliciano	215	Quisha Castro-Lopez	208	Richard Yeager	202		
Timothy McGovern	214	Brandy Zuniga	208	Courtney Disbrow	201		

Reinstatement Bonus

Total: \$46,941.01

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Sami Mogannam	\$3,720	Lorena Barriere	\$625	Jay Newsome	\$399	Arnold Iacoviello	\$254
Richard Walus	1,943	Albie Udom	608	Earle Harris	391	Keith Hadayia	252
Erez Shabtay	1,851	Herivelto Pereira	531	Paul Smoley	391	Julia Smythe	248
David Garbarskiy	1,790	James Larkin	528	Irma Garate	374	Larry Adebessin	239
Lance Martin	1,751	Jose Lomeli	520	Samantha Chui	372	Russell Miller	237
Heidy Morataya	1,692	John Keiderling	508	John Bacaron	367	Jesse Zwack	231
Laura Abrams	1,354	Favian Ramos	507	Caleb Douce	365	Karla Fabiani	231
Nabil Spahi	1,178	Bradley Weigand	490	Svetlana Belkina	361	Arthur Westergren	230
Frank Kolligian	1,010	Carol Thompson	486	John Bulecza	341	Richard Davis	223
Daniel Potilechio	921	Nicholas Pearce	484	Bernardo Lopez	338	Earnest Loveless	220
Glyn Hurst	877	Lisa Sanders	469	Dason Phaul	316	Brian Schreiter	216
Atta Saleh	789	Carmela Cannizzaro	465	David Higa	312	Rachael Mears	204
Lily Tchen	766	Tracy LePore	453	David Solomonov	306	Diana McNair	204
Elvis Obanor	724	Ronald Friedlander	444	David Ackerman	305	John Windham	200
Debra Bell	715	Ghina Malaney	421	Matthew Wilford	285		
Crystal Reeves	679	Lawrence Turk	419	Jackie Alston	265		
Mitchell Look	631	Scott Patterson	412	Linda Beshler	256		